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ABSTRACT

Ways are discussed that internal changes in pricing, tuition collection, and cash-flow management might be sources of financial aid for college students ineligible for state and federal assistance programs. The experiences described are the result of two FIPSE (Fund for the Improvement of Postsecondary Education) projects, one dealing with "unbundling," the other with tuition deferral and installment programs for working adults. The first part of this report examines the issue of whether the traditional tuition pricing system based on credit hours could be made equitable for part-time working adults, and how internal changes in pricing, tuition, and cash management could provide aid. This practice is called "unbundling," since it can untie from the traditional pricing system a range of traditional ancillary and student services that the nontraditional student may not wish to use or pay for. The second section examines the possible uses of unbundling to improve or assess quality in part-time education. It asks what advantages and disadvantages might accrue if institutions were to quote separate prices for instruction, assessment of direct instruction, counseling, certification, and other services. Unbundling is also viewed as a consumer protection measure. In the third section results in a 1980 survey of the "Fortune 500" companies on their employee tuition assistance programs and policies are reported. Responses from 361 companies to the questionnaire (which is included) are charted, without narrative analysis. The questionnaire elicited responses about the companies' policies on eligibility, kinds of courses allowed, dollar limits, course-load limits, and aid payment timing. (MSE)

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JOSEPH P. O'NEILL

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Preface

Most studies of student financial aid focus – and rightly so – on federal and state aid programs which generate billions of dollars in student assistance each year. In this booklet I have shifted the focus away from such external sources of student aid in order to examine how internal changes in pricing, tuition collection and cash-flow management might be sources of aid for students who are presently ineligible for state and federal assistance programs.

What follows is a summary of the experience gained in two projects funded by the Fund for the Improvement of Postsecondary Education (FIPSE). One project called "unbundling" addressed the issue of whether the traditional pricing system based on the credit-hour could be made more equitable to part-time working adults. The other project dealt with tuition deferral and installment programs for working adults. I cannot claim ownership of the ideas expressed here. The following administrators and faculty members who participated in the two projects shaped and honed the project at least as much as I.

- Estelle F. Behan and Virginia M. Pond of Tusculum College (TN)
- Helen Duda of Mercy College (NY)
- Kathy Skerlong and Gerry Dreller of Mercyhurst College (PA)
- Wilson G. Hess of Unity College (ME)
- Sister Patrice Werner and Sister Rita Calabrese of Caldwell College (NJ)
- Charles McKenzie of Sacred Heart College (NC)
- John Wietting of Northrop University (CA)
- Elinor Starr of Spalding College (KY)
- Paul Kohmescher of Bloomfield College (NJ)
- Sister Jean Marie Gilligan and Joanne Adler of Ladycliff College (NY)

In addition, Gail Kelleher, then at Rutgers University and now with the National Women's Education Fund, researched the literature on "unbundling" and was extremely helpful in preparing the workshops. Lorraine Sichel of the Laboratory for Data Analysis was thorough and persistent in the preparation, mailing and analysis of both the financial practices questionnaire and the *Fortune* 500 survey. Richard Meyer assisted in analysis of questionnaire results and did a search of the ERIC data base.

Brigid Skeffington designed the format for the display of the *Fortune* 500 responses. And Janna Bruene with patience and care typed several drafts of the text.

Finally, John Meng, former president of Hunter College, was our external evaluator for the unbundling project. Pamela Christoffel and Solomon Arbeiter of the College Board performed the same function for the deferred tuition project. Each played an important role in keeping us from straying too far from the main purpose of the project.

Joseph P. O'Neill
Princeton, New Jersey

February, 1981

Chapter I

Colleges and Internal Sources of Financial Aid For Working Adults

INTRODUCTION

Public policy at both the state and federal levels has long encouraged further education for working adults. Yet today when more than one-third of those enrolled in college are 25 years of age or older, state and federal financial aid programs have not been adapted to the special needs of working adults.

The average part-time student tends to enroll at less than half-time.* Such students have until recently been excluded from federal and state financial aid programs,** including guaranteed loans. To finance their education many are forced to borrow at commercial rates of interest, ranging from 12 to 24 percent per year. With the price of a three-credit course at private colleges now averaging $250, financial aid or credit plans become important factors in an adult student's access to further education. Unless aid is available or payments stretched out, the lump sum payment of tuition at the beginning of the school year may be beyond the student's means. As Bowman and Johnstone pointed out in the *College Board Review* (Winter, 1975), "a family's relative economic well-being and its ready ability to make large cash payments at a particular moment in time may be quite divergent."

Colleges and universities have also been slow to design and advertise payment plans responsive to the needs of low-income workers who are unable to make a payment of $250-$300 for their tuition. The Commission on Non-Traditional Study found that more than one-third of the 1,178 colleges and universities surveyed make no financial aid available to part-time students. Financial aid plans, where they exist, are often seen as exceptions to the college's regular practice rather than as a means to attract new students. Yet a number of inexpensive strategies can be used – installment plans, deferred payments, 120 day notes, credit cards, etc. – which would allow the college to alleviate the problem of the "up front" payment for low-income adults.

This study will examine a variety of ways in which a college can change its internal procedures to provide financial aid to working adults. These procedures can be grouped under three headings: price strategies, cash-flow sacrifice, and external guarantees.

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* In 1975, the mean undergraduate degree-credit course load for part-time students was less than half-time. George Wade, *Fall Enrollment in Higher Education 1975 Institutional Data* (NCES: Washington, D.C. 1977) p. 294.

** In 1980, Congress approved an experimental use of SEOG and college work-study funds for those enrolled less than half-time. Wisconsin is at present the only state that provides a form of financial aid to students enrolled at less than half-time. This aid is restricted to American Indians. Proposals for assistance to less than half-time students are under consideration in several states.

PRICE STRATEGIES AND FINANCIAL AID FOR PART-TIME STUDENTS

Most financial analysis of higher education is based on *cost* rather than *price*. The reason for this bias is obvious. Price analysis has little relevance where internal and external subsidies such as state support and student financial aid distort the cost/price relationship. Since the real out-of-pocket price the student is charged for tuition bears little resemblance to the actual cost of education, college financial officers are not nearly as concerned with the cost/price analysis as are their counterparts in profit-making enterprises. So little is written about price analysis in higher education that "price" is not even an independent keyword in a computer search of the ERIC literature. The researcher is instead referred to "cost."

There is one area, however, where the cost/price relationship is important – in evening and weekend programs for working adults. Here the external subsidy from tax-supported financial aid programs plays a much smaller role than in the full-time day program. And, if we restrict ourselves to the private sector where state subsidies do not distort the cost/price relationship, price analysis becomes significant indeed.

In this section I shall discuss the results of a questionnaire in which 430 private colleges and universities listed the pricing strategies they use as financial aid and marketing tools in evening and weekend programs. Price strategy may take on different aliases at different institutions: unfunded scholarships, tuition waivers, alumni discounts, senior citizens' special, employee benefit, differential pricing, unbundling, lower fees for audit or credit by examination and so on. Yet each can be considered a form of financial aid in which part-time students are charged a price lower than the regularly listed one.

Price is rarely used as an open marketing tool. Of the 430 institutions responding to the questionnaire only eight colleges, less than 2 percent of the total, indicated that they offered a package price, e.g., two courses for the price of one. Approximately 15 percent of the colleges surveyed do charge a price lower than the regular full-time day rate. The lower rate is usually quoted for courses offered at an inconvenient time of day (off-shoulder pricing) or when the full range of support services is not usually available (differential pricing).

Since these two categories tend to overlap, i.e., support services are less available at inconvenient times, some colleges answered that they charged a lower price for both categories. It is more likely that most institutions charge one lower price which takes account of both inconvenient time and an incomplete range of support services. Among the more than 100 colleges which offered either off-shoulder or differential prices were Catholic University, De Paul, Boston University, Xavier University (Ohio), Washington University (St. Louis), Adelphi, University of Dayton and Dusquesne.

Off-shoulder and differential pricing represent a strategy in which a *lower* level of service or service at an inconvenient time is priced at a lower rate than regular services. In contrast, discounting from list price is the hidden use of price as a marketing tool. A discount means that the *same* service is offered at two different prices. The most common form of discount in higher education is the "unfunded" scholarship. When a college awards a scholarship which is not backed by income from endowment or from gifts, the student receives, in effect, a discount from the price listed in the catalog. Colleges give such discounts because a student who pays part of the price is better than no student at all, *provided* (1) there would be a vacancy if he did not enroll; (2) the amount he pays is above his marginal cost (which is low if classes are not filled); and (3) the reduced price is not made available to all students.

While the vast majority of private colleges and universities provide unfunded scholarships for full-time day students, only 40 percent of the institutions responding to the survey provided unfunded scholarships or tuition discounts to part-time students as well. Discounts for part-time students are more common among smaller institutions than those with enrollments over 1500. Among the

larger institutions Drake, Colgate, Adelphi, University of Tampa, Washington University, Xavier (Ohio), Pace and New York University reported giving unfunded scholarships to part-time students.

UNBUNDLING THE BUNDLED PRICE

Despite the enormous influx of part-time students in the past two decades, colleges have maintained a pricing system that tends to discriminate against the part-time working adult student. College tuition is almost universally charged as a bundled price, i.e., the price quoted in the catalog is based on units of instruction (either per credit or per course) into which is tied a whole range of other services and activities for which the student may or may not wish to pay. These may include academic and personal counseling, job placement, social and athletic programs and the use of laboratories, libraries and computer facilities.

The bundled price system was reasonable and equitable in an era when most students were going to college full-time and could use all the campus resources. However, with the arrival of great numbers of part-time, working adult students, the fairness of the bundled price system has been called into question. Students who attend class in the evening or at off-peak hours frequently find that there is a significant decrease in the availability of academic advisement, counseling, job placement and other support services that the per credit hour bundled price entitles them to. More importantly, many working adult students are often uninterested in extra-curricular activities and support services even when they are available.

The problem of equitable pricing does not run in just one direction. An evening student who enrolls for one 3 credit course and *does* take advantage of the college's counseling and placement services receives substantially more in services than he or she pays for. If a college finds that its student base is shifting significantly from full-time to part-time students – as many community college student populations are – then it may discover that the increased demand for student services is not being balanced by increased income.

College budgeting systems are almost universally based on estimates of full-time equivalent (FTE) rather than head count (HC) enrollment. The FTE system is quite accurate in showing demand for instruction but it seriously underestimates the demand for support services and facilities when, as in a shift to part-time enrollment, headcount goes up while FTE remains the same. Demand for spaces in the parking lot, for tables in the library, for lounges and cafeterias, for lockers in athletic facilities and for career and personal counseling can only be guessed at by the traditional FTE budgeting system.

A per credit or per course pricing system is only efficient in measuring demand for instruction. By examining the number of student credit-hours which a faculty member generates, a fiscal officer can establish a clear relationship between the cost of supporting the faculty member and the revenue which he or she generates. No such relationship can be established for support services. Under the traditional bundled pricing system it is not immediately evident what the demand is for the services of an individual counselor or even for an entire set of services such as career counseling and job placement.

Personnel in support services are less able than faculty department chairmen to justify an increase in budget even when the need is warranted. The bundled price system obscures both the demand for support services and the intensity of that demand, i.e., how much of that service students would want if they had to pay for it separately.

UNBUNDLING THE PER CREDIT HOUR PRICE

"Unbundling" is a term which has come into common use in antitrust cases against such large and well known companies as IBM and Eastman Kodak. Each firm once engaged in a pricing practice

called a "tie in." When a customer bought one product, he also had to buy other services or products which, though functionally separate, were tied into the main purchase. There was a time, for example, when you could not buy IBM's hardware without buying its software, or Kodak's film without also paying for its development. In each case, the firms were forced to "unbundle," i.e., to list a separate price for each of the services or products that had been previously offered under a single price, because the "tie in" or bundled pricing system favored monopoly.

Colleges and universities also "tie in" a highly valued product – the degree or credit – with less valued services in a single bundled price. A student cannot ordinarily buy the following core services without also paying for the peripheral ones as well.*

Core Services	*Peripheral Services*
1. Assessment of prior learning	1. Career counseling
2. Academic advisement	2. Psychological/personal counseling
3. Direct instruction	3. Athletics
4. Assessment of direct instruction	4. Extra-curricular activities
5. Certification	5. Financial aid
	6. Job placement
	7. Library and computer facilities

PREVIOUS EXPERIMENTS WITH UNBUNDLING

As I mentioned earlier, colleges and universities rarely use price as a marketing device, and the literature dealing with the price sensitivity of adult students is extremely limited. The work that has been done indicates that adult students are much more sensitive to the length of a course, the time of day that the course is offered and to the distance and quality factors than they are to its actual price. These studies also show that most adult students have some general notion of a "reasonable" or threshold price, with upper and lower limits defining the acceptability of both the service and the price.

In order to test the reaction of students to an unbundled price system the Conference sponsored an experiment in unbundling at five private colleges in 1977-78. The five colleges which participated in the FIPSE-funded project were Caldwell College (NJ), Mercy College (NY), Mercyhurst College (PA), Tusculum College (TN) and Unity College (ME).

With few exceptions, students surveyed felt that the unbundled price structure was fairer to those enrolled part-time. But price is not the dominant factor. When the unbundled price was offered by Mercy College at an inconvenient time of day (3:30 to 6 p.m.), the course had to be cancelled for lack of enrollment even though it was priced $30 below the going rate. Price sensitivity may also be less acute when students are not paying for courses out of their own pockets.

In the project at Mercyhurst College, 83 percent of the students participating in the program answered a questionnaire indicating that they would enroll in an average of two support seminars in addition to direct instruction. But when it came time to actually register for class, the support seminars were underenrolled and had to be cancelled.

At Caldwell College, 20 percent of the students in the program (all of whom were women) chose only the orientation seminar and did not enroll in any courses. A contrary reaction was evidenced at Unity College where students (the majority of whom were receiving VA benefits) tended to increase their course load with the lower price of instruction. But counseling services,

* An article by George Weathersby and Frederic Jacobs discusses unbundling as a strategy for learner-directed choice of educational services. I have found it most helpful in clarifying my own conceptual framework. (See Weathersby and Jacobs, *Institutional Goals and Student Costs.* ERIC/Higher Education Research Report No. 2 (1977) AAHE, Washington, D.C.)

when separately priced, were unused. These recent experiments in unbundling show that student reaction to changes in price are very complex and little understood.

(a) Are the students who most need academic advising or job counseling able to pay for that service if it is priced separately from instruction?

(b) Is unbundling useful only to sophisticated consumers, i.e., persons who already have a clear idea of their academic goals?

(c) How sensitive are adult students to changes in price of credit-bearing instruction? Will they enroll for more courses if the price is lower? Will they make use of support services if separately priced?

(c) Will the college have to develop new forms of counseling, e.g., in a group rather than one-on-one, if it unbundles its price system?

(e) Will the administrative costs associated with unbundling outweigh its benefits?

(f) Will unbundling change the "learning atmosphere" for the better or worse by introducing a cash nexus into the student service area?

(g) Is unbundling more compatible with certain types of financial aid, e.g., loans and veterans' benefits, than with grants such as BEOG or company tuition benefits?

SIMPLE FORMS OF UNBUNDLING

The simplest form of unbundling, and one that many colleges and universities have already undertaken, is the audit, i.e., a course which is not taken for credit. When a student audits a course, he or she buys instruction but foregoes the right to two of the other core functions, i.e., assessment of direct instruction and certification. While many colleges have unbundled in the sense of allowing students to audit courses, the price of the audit tends to bear little relationship to the cost of providing it. A random survey of 100 college catalogs showed that 82 colleges charged one-third to one-half as much for an audit as they did for credit-bearing courses. At six colleges the price of an audit was greater than that for a course which was taken for credit. Another form of unbundling consists in having a separate price for credit by examination. In this process the institution is quoting a price for assessment and certification but not instruction.

In reviewing the results of the questionnaire, the pattern of responses was somewhat curious. One hundred three institutions responded that they had a special price for both an audit and for credit by examination. Yet only 8 of the 103 asserted that they had unbundled their price structures. This is probably due to the novelty of the term "unbundling." The practice occurs, yet no common name is given to it. Conversely, of the 38 institutions which claimed some form of unbundling, only 8 had both an audit price and a price for credit by examination.

Another interesting finding was that only five colleges with enrollments of more than 2,500 had both an audit price and a price for credit by examination. The combination is much more common among small institutions.

A third form of unbundling – one related to the audit – is to quote a separate price for "certificate" credit, i.e., credit that does not count toward a degree. Here two types of certification are priced separately. This practice does not seem to be widespread. Only 65 institutions (15.8%) reported that they charged a lower rate for some credential other than the degree.

CASH-FLOW SACRIFICE AS A SOURCE OF FINANCIAL AID

Another form of financial aid for adults is based on a cash-flow sacrifice. Colleges and universities have traditionally required prepayment of tuition and fees even though the college delivers its educational services over time. By modifying its prepayment requirement through the use of installment plans and deferred payment, a college can ease the financial burden which a lump sum prepayment of tuition places on working adults. An installment payment plan is one in which a student, instead of making one lump sum payment, is permitted to fulfill his financial obligations by making two or more payments within a given time period. A deferred payment, as defined here, is one in which the student is permitted to pay a lump sum at a time other than the one stipulated in the catalog.

Installments and deferred payment are granted at a cost to the college. The cost is twofold: the college sacrifices the interest which could be earned on a prepaid tuition, and it also runs the risk that the student will default on all or part of his debt.

THE ELEMENT OF RISK IN INSTALLMENT PLANS

Studies done at Pace University and at the New School for Social Research show that the highest level of delinquent accounts in installment plans occurs among part-time evening students who are not "serious" about their education, i.e., those who take a course or two and do not return. But it is only *after the fact* that a college can determine whether any given student is "not serious" and therefore default-prone.

The following are some of the findings of the Pace University study as provided by Joseph Lizzio, the university's comptroller:

(a) While evening students account for less than one-half of all credit hours attempted, this group was responsible for two-thirds of the delinquency balance.

(b) Sixty percent of the delinquent accounts had balances of less than $501.

(c) Students who attempted less than 31 academic credit-hours (for all years of attendance) were responsible for 61 percent of the total delinquency dollars. Those who had enrolled for 12 or less credit-hours accounted for almost 30 percent of the amount unpaid. The credit-hour completion rate for this latter group was 44 percent.

(d) Thirty percent of the delinquents were enrolled in only one of the three semesters covered by the study; they were not registered for either a prior or a subsequent term. Of the sum due from this group, 75 percent was from students whose account balances were less than $501.

A college's greatest risk, therefore, occurs with *first-time* enrollments. A college may protect itself, as Pace does, by requiring a minimum cash payment of $500 for first-time enrollees. This requirement, though it holds the college harmless, may discourage potentially serious students who cannot afford such a large lump sum payment. Can a college take risks on the first-time student (whose motivation and reliability cannot be determined before the fact) without at the same time discouraging serious students of limited means from furthering their education?

THE RISK/REWARD RATIO

Instead of following the "no-risk" Pace model, a college may elect to increase its attractiveness to part-time students by assuming some portion of the risk of loss through default associated with

installment plan payments. This is done by budgeting a certain percentage of loss, say, 10 percent of the installment payments outstanding. Is a 10 percent default rate a reasonable calculation? According to the U.S. Statistical Abstracts the consumer credit delinquency rate for 1977 was 2.26 percent of $217.8 billion outstanding. This rate has been remarkably stable. It was 2.2 percent in 1950 and broke the 3 percent barrier only once in 27 years. That was in 1974, a period of very high unemployment. Education, while it cannot be repossessed as might be a car or television set, is a service given over time. If a student's installment payments stop, so also can the educational services. For initial calculations, then, a 10 percent delinquency rate is a reasonable range for *first-time* enrollments.

The default rate for the deferred tuition program should not be greater than that which now prevails for regular student loan programs. According to the College Board's *Student Loans: Problems and Policy Alternatives*, the estimated default rate for college and university students in the GSL program was 7.1 percent. It is clear, however, that in recent years the default rate has been rising sharply. In those states without a centralized guaranteed student loan program, the default rate has risen to approximately 15 percent of the loans outstanding.

However, this default rate may be misleading when applied to colleges. A 1977 study by the U.S. Office of Education shows that a disproportionate number of the 344,000 students who defaulted in the past decade were enrolled at proprietary vocational schools. Students at such vocational schools represented only 37 percent of the borrowers but 59 percent of the defaulters. The same study shows that more than half of these defaults occurred in two states – Texas and California.

PAYMENT BY CREDIT CARD

Of the 430 colleges which replied to our questionnaire, 111 institutions (30 percent) had introduced credit card payment for part-time students. The advantages of credit card payments are twofold:

- Students can devise a rate of installment payments which reflects their own changing economic circumstances.
- Colleges are assured of immediate payment (less a 3 to 6 percent fee to the bank). This lessens cash-flow problems and reduces the administrative and collection costs inherent in any college-run installment program.

While credit card payment – when compared to a college-administered installment program – gives students greater financial flexibility and reduces the college's risk, the cost is not insignificant. When the percentage charge to the institution is added to the student's rate of interest, the credit card companies can earn as much as 23 percent per year on the money they advance. It may be fairer, especially to low-income students, to have a college installment payment program as an alternative. In making the decision, the following social and financial considerations should be taken into account:

- Does the college wish to attract lower-income adults who may not be credit worthy enough to have a credit card or who ordinarily borrow up to their credit limit?
- Are some populations more default-prone than others? Should the college program be limited to low-income students who will be reimbursed by a company tuition-aid program or through veterans' benefits?
- Should the college program be limited to students who have already taken at least one course and have established their willingness/ability to pay?
- How much excess capacity does the college have? Can it limit installment payments to courses that are undersubscribed?

Before installing a credit card program the college should shop around. Visa and Mastercharge, though national programs, are similar to franchises. Each participating bank (or bank holding company) owns its own credit card program and sets its own rates. The college should contact the banks in the area and gets bids for its business. Differences as small as a half percentage point of the bank's fee can spell considerable savings for the college over a period of several years.

It would be wise, however, for the business office to check on which of the major cards – Visa or Mastercharge – is in more general use in its area. In many parts of the country the two cards have consolidated their billings and collection efforts and the college may wish to subscribe to both. If not, the card in more general use should be chosen.

CAMPUS-BASED AID

Campus-based forms of aid are those federal and state programs which go directly to the college and then are disbursed to students according to a standard formula of need. College Work-Study (CWS), National Direct Student Loans (NDSL), and Supplemental Educational Opportunity Grants (SEOG) are the most common forms of campus-based federal student aid.

Residential colleges are often reluctant to use their limited campus-based aid to assist part-time students. The reason is financial. Full-time residential students need more aid and generate more revenue than part-time non-residential students. And working adults may not meet eligibility requirements for some of the programs. College Work-Study requires working time which the already-employed may not have to give. Income from a full-time job may rule out eligibility for supplemental grants. Despite these problems 36 percent of the colleges reported that they made all three campus-based programs available to part-time students.

A more widespread eligibility problem is that students who enroll at less than half-time – i.e., less than 6 credit-hours or the equivalent – are not eligible to participate in state and federal financial aid programs. Twenty-seven of the colleges which answered the questionnaire have skirted this problem by restructuring their evening programs. A common maneuver is to divide a semester into two 8 week terms rather than the more usual 16 week period. If students take one 3 credit course in each of the two 8 week terms, they meet the eligibility requirement for many state and federal financial aid programs.

CONCLUSION

The Reagan Administration's proposed cut-backs in student financial aid give colleges and universities a further incentive to look for internal sources of loans and grants. The methods and techniques of "liberating" these internal funding sources are not, for the most part, new or untried. But they are often used by colleges in a haphazard fashion. Loans or deferred payment programs are established as exceptions and grow by accretion. A determined effort to recruit working adults will require a comprehensive marketing plan of which financial aid should be an integral part.

Each target population has distinct financial needs:

- Students with access to company tuition benefits require assistance between the time they enroll and when their tuition reimbursement check arrives.
- Women who plan to re-enter the labor force need to spread out their payments over a long period of time.
- Low-income students may not be able to use credit cards effectively nor be sufficiently credit worthy for non-government loans.

A comprehensive financial aid plan for working adults would draw from a variety of the methods listed above so that none be denied an education because of lack of ready cash.

QUESTIONNAIRE RESULTS

A questionnaire on financing for part-time students was sent to 1,000 private colleges and universities in the summer of 1980. Four hundred thirty institutions replied. The breakdown of respondents by FTE enrollment is as follows:

Size	*No. of institutions*
0-499	51
500-999	145
1000-1499	83
1500-1999	51
2000-2499	31
over 2500	69

Following is a facsimile of the questionnaire. Below each question the following response data have been inserted:

(a) the percentage and total number of institutions which replied positively to each question,

(b) the percentage and number of positive responses by size and enrollment.

Dear Colleague:

The Conference, under a grant from the Fund for the Improvement of Postsecondary Education, is exploring ways in which colleges provide financial aid or **financing for part-time students.**

Please place a check mark next to each program used at your college.

Scholarships and Loans

1. _____ *Funded scholarships* (e.g., from endowment or gifts) are available to part-time students.

(a)	All institutions (430)	30%	(129)
(b)	Institutions by FTE enrollment		
	Size		
	0-499	35.3%	(18)
	500-999	27.6%	(40)
	1000-1499	34.9%	(29)
	1500-1999	29.4%	(15)
	2000-2499	25.8%	(8)
	over 2500	27.5%	(19)

2. _____ *Unfunded scholarships* (e.g., tuition discounts) are available to part-time students.

(a)	All institutions	42.8%	(184)
(b)	Institutions by enrollment		
	0-499	41.2%	(21)
	500-999	49.7%	(72)

	1000-1499	42.2%	(35)
	1500-1999	31.4%	(16)
	2000-2490	38.7%	(12)
	over 2500	40.6%	(28)

3. _____ *NDSL loans* are available to part-time students.

(a)	All institutions	60.2%	(259)
(b)	Institutions by enrollment		
	0-499	49 %	(25)
	500-999	64.1%	(93)
	1000-1499	63.9%	(53)
	1500-1999	62.7%	(32)
	2000-2490	58.1%	(18)
	over 2500	55.1%	(38)

4. _____ *GSL loans* are available to part-time students.

(a)	All institutions	78.3%	(337)
(b)	Institutions by enrollment		
	0-499	62.7%	(32)
	500-999	81.4%	(118)
	1000-1499	78.3%	(65)
	1500-1999	80.4%	(41)
	2000-2490	87.1%	(27)
	over 2500	78.3%	(54)

5. _____ *College loans* (i.e., not state or federal loans) are available to part-time students.

(a)	All institutions	22.8%	(98)
(b)	Institutions by enrollment		
	0-499	25.5%	(13)
	500-999	17.2%	(25)
	1000-1499	19.3%	(16)
	1500-1999	37.3%	(19)
	2000-2490	16.1%	(5)
	over 2500	29 %	(20)

6. _____ *College work-study* monies are available to part-time students.

(a)	All institutions	53.9%	(232)
(b)	Institutions by enrollment		
	0-499	52.9%	(27)
	500-999	55.9%	(81)
	1000-1499	59 %	(49)
	1500-1999	54.9%	(28)
	2000-2490	51.6%	(16)
	over 2500	44.9%	(31)

7. _____ *Supplemental Education Opportunity Grant (SEOG)* monies are available to part-time students.

(a)	All institutions	45.3%	(195)
(b)	Institutions by enrollment		
	0-499	39.2%	(20)
	500-999	51.7%	(75)
	1000-1499	49.4%	(41)
	1500-1999	43.1%	(22)
	2000-2490	41.9%	(13)
	over 2500	34.8%	(24)

Special Price Arrangements

8. _____ *Tuition reductions* are available to certain groups of part-time students such as senior citizens or alumni.

(a)	All institutions	50.7%	(218)
(b)	Institutions by enrollment		
	0-499	52.9%	(27)
	500-999	53.8%	(78)
	1000-1499	48.2%	(40)
	1500-1999	56.9%	(29)
	2000-2490	38.7%	(12)
	over 2500	46.4%	(32)

9. _____ The college has lower tuition for part-time students who wish to *audit* a course.

(a)	All institutions	57.9%	(249)
(b)	Institutions by enrollment		
	0-499	68.6%	(35)
	500-999	66.9%	(97)
	1000-1499	56.6%	(47)
	1500-1999	52.9%	(27)
	2000-2490	51.6%	(16)
	over 2500	39.1%	(27)

10. _____ The college allows part-time students to upgrade an audit to a credit course by *paying the difference* between the two fees.

(a)	All institutions	13.5%	(58)
(b)	Institutions by enrollment		
	0-499	27.5%	(14)
	500-999	15.2%	(22)
	1000-1499	9.6%	(8)
	1500-1999	11.8%	(6)
	2000-2490	9.7%	(3)
	over 2500	7.2%	(5)

11. _____ The college has a *package price* for part-time students, e.g., two courses for the price of one, or you get a course free if you bring a friend.

(a)	All institutions	1.9%	(8)
(b)	Institutions by enrollment		
	0-499	3.9%	(2)
	500-999	2.1%	(3)
	1000-1499	0 %	(0)
	1500-1999	0 %	(0)
	2000-2490	6.5%	(2)
	over 2500	1.4%	(1)

12. _____ The college has an *off-shoulder price* for part-time students, e.g., a lower price for courses on weekends, evenings or an unpopular time of day.

(a)	All institutions	12.5%	(54)
(b)	Institutions by enrollment		
	0-499	5.9%	(3)
	500-999	17.9%	(26)
	1000-1499	7.2%	(6)
	1500-1999	17.6%	(9)
	2000-2490	3.2%	(1)
	over 2500	13 %	(9)

13. _____ The college has either a lower price or no fee for part-time students for *credit by examination*.

(a)	All institutions	34.1%	(147)
(b)	Institutions by enrollment		
	0-499	33.3%	(17)
	500-999	41.4%	(60)
	1000-1499	38.6%	(32)
	1500-1999	31.4%	(16)
	2000-2490	16.1%	(5)
	over 2500	24.6%	(17)

14. _____ The college has *differential pricing* for part-time students based on the services received, e.g., the price per credit hour is lower at off-campus centers or on weekends because fewer services are available.

(a)	All institutions	13.2%	(57)
(b)	Institutions by enrollment		
	0-499	5.9%	(3)
	500-999	11.7%	(17)
	1000-1499	12 %	(10)
	1500-1999	15.7%	(8)
	2000-2490	9.7%	(3)
	over 2500	23.2%	(16)

15. _____ The college has *unbundled* its price structure, i.e., part-time students can purchase classroom instruction separately from support services such as counseling or job placement.

(a)	All institutions	9.0%	(39)
(b)	Institutions by enrollment		
	0-499	7.8%	(4)
	500-999	13.8%	(20)
	1000-1499	7.2%	(6)
	1500-1999	5.9%	(3)
	2000-2490	3.2%	(1)
	over 2500	7.2%	(5)

16. _____ The college has *restructured its academic term*, e.g., from one 16 week semester to two 8 week terms, so that part-time students can now more easily meet the half-time requirements of BEOG and other federal financial aid programs.

(a)	All institutions	6.3%	(27)
(b)	Institutions by enrollment		
	0-499	3.9%	(2)
	500-999	8.3%	(12)
	1000-1499	7.2%	(6)
	1500-1999	7.8%	(4)
	2000-2490	3.2%	(1)
	over 2500	2.9%	(2)

17. _____ The college sometimes *waives* tuition for certain classes of part-time students, e.g., employees or children of employees.

(a)	All institutions	69.3%	(298)
(b)	Institutions by enrollment		
	0-499	58.8%	(30)
	500-999	70.3%	(102)
	1000-1499	65.1%	(54)
	1500-1999	80.4%	(41)
	2000-2490	74.2%	(23)
	over 2500	69.6%	(48)

18. _____ The college charges part-time students a lower rate for *credit toward a certificate* or some credential that is less than a degree, e.g., continuing education units.

(a)	All institutions	16.3%	(70)
(b)	Institutions by enrollment		
	0-499	7.8%	(4)
	500-999	13.8%	(20)
	1000-1499	27.7%	(23)
	1500-1999	19.6%	(10)
	2000-2490	12.9%	(4)
	over 2500	13 %	(9)

Payment Plans

19._____ **Part-time students may pay by *credit card*.**

(a)	All institutions	30.7%	(132)
(b)	Institutions by enrollment		
	0-499	31.4%	(16)
	500-999	24.8%	(36)
	1000-1499	24.1%	(20)
	1500-1999	35.3%	(18)
	2000-2490	38.7%	(12)
	over 2500	43.5%	(30)

20._____ **Part-time students may pay in *installments*.**

(a)	All institutions	60.9%	(262)
(b)	Institutions by enrollment		
	0-499	74.5%	(38)
	500-999	64.8%	(94)
	1000-1499	60.2%	(50)
	1500-1999	56.9%	(29)
	2000-2490	45.2%	(14)
	over 2500	53.6%	(37)

21._____ **Part-time students with veterans' benefits or company tuition benefits may pay when they are reimbursed *(deferred payment)*.**

(a)	All institutions	63.2%	(272)
(b)	Institutions by enrollment		
	0-499	78.4%	(40)
	500-999	69 %	(100)
	1000-1499	59 %	(49)
	1500-1999	60 %	(31)
	2000-2490	48.4%	(15)
	over 2500	53.6%	(37)

22._____ **The college has arranged for *direct payment* by a company for its employees who enroll as part-time students.**

(a)	All institutions	38.6%	(166)
(b)	Institutions by enrollment		
	0-499	27.5%	(14)
	500-999	36.6%	(53)
	1000-1499	42.2%	(35)
	1500-1999	33.3%	(17)
	2000-2490	32.3%	(10)
	over 2500	53.6%	(37)

23. _____ *Contract tuition reductions* are available to part-time students enrolled under a contract with a local military base, a company or CETA program.

(a)	All institutions	12.1%	(52)
(b)	Institutions by enrollment		
	0-499	15.7%	(8)
	500-999	8.3%	(12)
	1000-1499	10.8%	(9)
	1500-1999	17.6%	(9)
	2000-2490	9.7%	(3)
	over 2500	15.9%	(11)

24. _____ The college has arranged with an *outside agency*, e.g., a bank, to provide part-time students with either loans or installment plans.

(a)	All institutions	13.2%	(57)
(b)	Institutions by enrollment		
	0-499	9.8%	(5)
	500-999	13.8%	(20)
	1000-1499	9.6%	(8)
	1500-1999	17.6%	(9)
	2000-2490	25.8%	(8)
	over 2500	10.1%	(7)

PROGRAMS FOR FINANCING PART-TIME STUDENTS: COLLEGES BY STATE

	Funded scholarships	Unfunded scholarships	NDSL	GSL	College loans	Work-Study	SEOG	Tuition reduction	Audit	Pay difference for credit	Package price	Off-Shoulder price	Credit by exam	Differential price	Unbundled price	Academic term/BEOG	Employee waiver	Certificate credit price	Credit card	Installment	Deferred payment	Direct company payment	Contract payment	Outside agency
ALABAMA																								
Birmingham-Southern College		X	X		X	X	X		X				X			X			X	X	X	X		
Huntingdon College			X			X	X					X					X			X	X			
Judson College	X	X	X	X		X	X		X		X		X				X		X		X			
Oakwood College	X	X			X	X			X				X		X		X		X			X		X
Spring Hill College			X	X			X					X				X				X	X	X		
Talladega College	X	X	X	X		X			X								X		X	X	X	X		
Tuskegee Institute	X		X	X	X	X																		
ARIZONA																								
Grand Canyon College	X		X	X	X	X	X										X		X	X	X	X		
ARKANSAS																								
Arkansas Baptist College				X		X		X						X	X		X	X		X	X		X	X
Ouachita Baptist University			X	X		X							X				X			X	X			
CALIFORNIA																								
Biola College	X		X	X		X	X		X								X			X	X			
California Institute of the Arts	X	X	X	X	X	X	X										X			X				
Chapman College		X	X	X		X	X	X	X						X		X		X	X	X			
Christian Heritage College	X	X		X	X		X		X	X							X			X	X			
Cogswell College				X				X									X		X	X	X	X	X	
Dominican College	X	X	X	X		X	X		X				X							X	X	X		
Holy Names College	X	X	X	X	X	X		X				X			X		X			X	X			
International College			X	X														X	X	X	X			
Loma Linda University			X	X		X	X							X			X							
Mt. St. Mary's College			X			X	X	X												X	X	X		
National University	X		X	X	X	X	X		X				X						X	X			X	
New College of California		X		X		X	X	X	X	X										X	X			
Pacific Christian College	X	X	X	X		X	X	X	X					X			X		X	X	X			
Point Loma College	X	X	X	X		X	X	X									X			X	X			X
Pomona College				X					X															
Saint Mary's College	X	X	X	X		X	X		X		X						X	X	X					X
Southern California College		X	X	X	X	X	X	X	X	X							X			X	X			
United States International University			X	X		X	X										X			X	X	X		X
Westmont College				X															X					
COLORADO																								
Loretto Heights College			X	X		X	X						X				X	X		X	X	X		
CONNECTICUT																								
Albertus Magnus College	X			X			X	X				X	X				X			X	X	X		
Connecticut College	X	X	X	X	X	X		X	X					X			X			X	X			
Post College				X		X		X								X	X		X	X	X		X	
St. Alphonsus College					X			X												X	X			
Trinity College		X		X				X	X					X			X				X			

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DELAWARE																								
University College of Widener			X	X			X	X	X									X		X	X	X		
Wilmington College		X	X	X		X	X		X				X			X			X	X	X	X		
DISTRICT OF COLUMBIA																								
Catholic University of America				X								X	X	X			X			X	X			
Trinity College							X		X									X	X	X		X		
FLORIDA																								
Barry College		X	X	X	X	X		X	X			X	X	X	X		X	X	X		X	X	X	X
Bethune Cookman College				X																				
Flagler College	X						X		X											X	X			
Florida International University				X				X									X				X			
Nova University				X							X					X	X		X				X	
Palm Beach Atlantic College	X		X	X		X		X	X								X		X		X			
University of Tampa		X		X																	X		X	
Warner Southern College		X		X	X			X	X								X		X	X	X	X	X	
Webber College															X					X	X	X		
GEORGIA																								
Agnes Scott College	X																X							
Atlanta Christian College			X	X	X	X	X		X	X			X				X			X	X			
Berry College			X	X	X	X		X	X						X		X				X	X	X	
Columbus College			X	X	X	X	X															X		
Georgia College								X					X					X				X		
Oglethorpe University			X	X		X			X			X	X				X		X		X			
Spelman College	X	X	X	X		X	X		X											X	X			
Tift College	X	X	X			X											X				X			
HAWAII																								
Chaminade University of Honolulu	X		X	X			X							X							X			
Hawaii Pacific College		X	X	X			X						X	X	X	X	X			X	X	X	X	X
IDAHO																								
The College of Idaho		X	X	X		X			X			X							X			X		
ILLINOIS																								
Aurora College	X		X	X	X	X	X	X	X				X							X	X	X		
Barat College			X	X		X	X	X	X				X				X			X				X
Blackburn College	X	X							X				X				X				X			
Bradley University	X	X						X	X				X				X		X	X	X	X		
Columbia College				X			X										X				X	X		
DePaul University	X		X	X		X	X					X		X			X		X	X		X		
Eureka College								X	X											X				
George Williams College				X					X				X	X			X			X				
Illinois Benedictine College			X	X			X	X	X				X	X		X	X		X	X	X	X	X	
Judson College	X	X	X	X		X	X		X	X			X				X			X	X	X		X

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ILLINOIS																								
Knox College				X				X	X				X	X			X	X				X	X	
Lake Forest College				X																				
Lincoln Christian College	X	X	X	X	X	X	X		X	X				X			X			X	X			
Lincoln College		X	X	X		X	X		X			X		X		X	X			X	X			
MacMurray College			X	X		X							X				X				X			X
Millikin University				X	X			X									X				X			X
Monmouth College		X	X	X		X	X		X				X				X				X			X
Mundelein College		X	X	X		X							X			X				X				
North Park College		X						X				X	X				X							
Rockford College								X						X			X		X					
Roosevelt University	X	X	X	X	X	X	X	X									X			X		X	X	
Saint Xavier College	X		X	X	X	X	X	X					X				X			X				
Shimer College	X							X									X			X	X			
Trinity Christian College		X	X			X	X		X											X				
Wheaton College																								
INDIANA																								
Anderson College			X	X	X	X	X	X	X	X							X	X		X	X			
Butler University		X		X	X				X			X	X				X			X	X			
Earlham College	X		X	X	X	X	X										X			X		X		
Franklin College of Indiana	X	X		X				X	X								X			X	X	X		
Goshen College			X	X		X		X	X				X					X						
Grace College			X	X		X		X	X								X			X	X			
Hanover College	X			X																				
Manchester College			X	X		X	X		X								X			X				X
Marian College			X	X	X	X	X	X	X			X	X				X			X	X		X	
Marion College			X	X			X	X	X				X				X			X				
Oakland City College	X	X	X		X	X	X	X	X				X							X	X	X		
Saint Mary's College		X		X	X															X	X			
St. Francis College			X	X	X								X				X		X	X		X		
St. Mary of the Woods College				X				X		X							X	X			X	X		X
Taylor University			X	X		X	X	X	X								X							
University of Evansville			X	X	X	X	X	X					X	X			X	X	X	X	X		X	
IOWA																								
Briar Cliff College	X	X	X	X	X	X			X				X					X		X				
Buena Vista College									X			X	X			X		X			X	X		
Central University of Iowa				X					X			X		X										
Dordt College		X	X						X								X			X	X			
Drake University	X	X	X	X	X	X	X											X	X	X				
Graceland College			X	X		X	X	X	X								X							
Iowa Wesleyan College				X				X	X			X	X		X		X	X		X	X	X		

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IOWA																								
Loras College	X		X	X		X	X	X	X								X			X	X		X	
Northwestern College			X	X	X	X		X	X	X		X					X				X	X		
Upper Iowa University			X	X		X	X		X			X	X	X			X	X		X	X			X
Vennard College		X	X	X	X	X	X		X											X	X			
Wartburg College		X	X	X				X	X				X				X			X	X	X	X	X
Westmar College				X				X	X	X							X			X	X			
William Penn College			X	X		X	X		X								X			X	X			
KANSAS																								
Bethany College		X							X								X				X			
Friends University			X	X	X	X		X	X							X	X		X	X	X	X	X	
Kansas Wesleyan College			X	X		X	X	X	X				X				X		X	X				
Manhattan Christian College	X		X		X	X	X	X	X	X							X			X	X		X	
Marymount College			X	X		X	X		X			X	X			X	X			X	X	X		
McPherson College		X	X	X		X		X	X			X		X	X	X		X			X			
Mid-America Nazarene College	X		X	X		X	X	X	X								X		X	X	X			
Ottawa University	X	X	X	X		X	X	X	X						X		X			X	X			X
Saint Mary College		X	X	X				X				X	X	X			X			X	X	X		
St. Mary of the Plains College	X	X	X	X	X		X	X	X				X				X				X	X		
Sterling College	X	X	X	X	X	X	X	X	X	X				X			X			X	X	X		
Tabor College		X	X	X		X	X	X	X				X		X		X				X			
KENTUCKY																								
Asbury College		X	X	X	X	X	X		X								X			X	X	X		
Berea College	X	X	X	X	X	X														X	X			
Campbellsville College			X	X				X	X				X				X			X	X	X		
Cumberland College	X	X	X	X	X	X	X	X				X	X	X			X			X	X	X		X
Georgetown College			X	X		X	X							X			X			X				
Kentucky Wesleyan College	X	X			X			X	X								X			X	X	X		
Northern Kentucky University			X	X	X	X	X	X									X	X	X			X		X
Spalding College		X	X	X		X	X	X	X				X				X		X	X		X	X	
Thomas More College		X	X	X		X	X						X				X	X	X	X	X	X		
Transylvania University	X	X							X	X							X	X		X	X	X		
LOUISIANA																								
Centenary College of Louisiana		X	X			X			X	X				X			X	X		X	X	X		
Our Lady of Holy Cross College	X			X		X	X	X	X				X				X	X		X		X	X	
Xavier University			X			X											X			X				
MAINE																								
Bowdoin College	X	X	X	X	X	X	X																	
Colby College			X	X		X	X	X									X			X	X			
St. Joseph's College				X																			X	
Thomas College		X		X													X			X	X			

PROGRAMS FOR FINANCING PART-TIME STUDENTS: COLLEGES BY STATE

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MAINE																								
Unity College		X	X	X		X	X	X	X	X			X				X			X	X			
MARYLAND																								
Capitol Institute of Technology			X	X		X											X			X	X	X	X	
Hood College	X	X	X	X	X	X	X		X	X			X				X		X		X			
Mt. St. Mary's College			X	X		X	X										X			X	X	X		
St. Mary's College of Maryland			X	X		X	X	X									X				X	X		
Washington College		X							X															
MASSACHUSETTS																								
Amherst College																								
Anna Maria College				X				X	X	X			X				X	X	X				X	
Boston University				X				X				X		X	X		X		X	X	X	X		X
Brandeis University																								
Clark University				X				X					X				X	X			X	X		X
College of Our Lady of the Elms	X							X	X				X						X	X	X			
Curry College		X	X	X		X	X	X	X				X				X	X		X	X	X		
Emerson College	X		X	X		X	X	X	X								X	X		X	X	X		
Hampshire College																								
Lesley College				X				X	X					X	X					X	X	X		X
Massachusetts College of Art																			X					
Merrimack College	X	X	X	X		X	X		X	X		X	X				X	X	X			X		
Nichols College				X				X				X	X				X		X					
Stonehill College	X	X		X				X	X			X	X				X	X	X	X	X	X		
Wentworth Institute of Technology				X													X		X					
Western New England College	X	X	X	X		X								X			X			X		X		
MICHIGAN																								
Adrian College				X					X			X					X				X			
Alma College		X		X		X							X				X	X		X				X
Andrews University of Arts and Sciences								X					X				X			X	X	X		
Aquinas College			X	X		X	X		X					X		X	X		X			X		
Calvin College		X	X	X		X			X	X										X	X			
Clear College	X		X	X	X		X										X		X	X		X	X	X
Concordia College				X																	X			
Detroit College of Business		X		X													X		X	X	X	X	X	X
Detroit Institute of Technology	X		X			X	X												X	X	X	X		
Hope College			X	X					X								X							
Jordan College		X		X				X	X	X							X		X	X	X			
Madonna College	X	X	X	X	X	X	X	X					X				X		X	X	X	X		
Mercy College			X	X		X	X						X				X		X	X	X			
Siena Heights College	X			X				X						X			X			X	X	X	X	
Spring Arbor College		X	X	X		X	X		X					X	X		X	X	X	X	X			

PROGRAMS FOR FINANCING PART-TIME STUDENTS: COLLEGES BY STATE

	Funded scholarships	Unfunded scholarships	NDSL	GSL	College loans	Work-Study	SEOG	Tuition reduction	Audit	Pay difference for credit	Package price	Off-Shoulder price	Credit by exam	Differential price	Unbundled price	Academic term/BEOG	Employee waiver	Certificate credit price	Credit card	Installment	Deferred payment	Direct company payment	Contract payment	Outside agency
MINNESOTA																								
Augsburg College	X	X	X	X		X	X		X								X	X		X	X			
College of Saint Teresa		X							X								X	X						
College of St. Thomas								X	X								X			X	X			
Concordia-St. Paul College	X	X	X	X		X	X	X	X				X											
Dr. Martin Luther College			X	X																X				
Northwestern College			X	X		X	X													X	X			
The College of St. Catherine	X	X	X	X		X	X	X	X								X	X		X	X			
MISSISSIPPI																								
Blue Mountain College	X			X		X							X							X	X	X		
Mississippi College		X	X	X	X									X			X	X	X	X		X	X	
Rust College	X	X	X	X		X	X		X		X	X												
Southeastern Baptist College		X			X			X	X	X		X								X	X	X		
Tougaloo College	X	X	X	X		X	X	X												X				
William Carey College			X	X	X	X	X	X	X	X			X				X			X	X		X	
MISSOURI																								
Avila College		X	X	X		X	X	X				X						X	X	X		X		X
Cardinal Newman College				X		X											X		X		X			X
Central Methodist College		X	X	X	X	X							X				X		X	X	X			
Fontbonne College			X	X	X		X	X		X		X	X			X	X	X	X	X		X		
Hannibal LaGrange College				X				X	X	X							X			X				
Lincoln University of Missouri			X	X		X	X														X			
Missouri Baptist College			X	X		X		X	X				X				X	X	X	X	X	X		
Rockhurst College																	X		X	X	X	X		
Tarkio College			X	X		X	X	X	X								X	X	X					
The Lindenwood Colleges	X	X	X	X				X	X								X				X			X
Washington University	X	X	X	X	X			X					X	X			X		X	X	X	X		X
Westminster College			X	X		X	X	X	X								X			X	X			X
William Jewell College			X	X				X	X			X	X				X		X	X				X
MONTANA																								
Carroll College			X	X		X	X	X	X								X			X	X	X		
College of Great Falls	X	X	X	X	X	X	X	X	X	X			X	X		X	X		X	X	X		X	
Rocky Mountain College	X		X	X		X	X		X								X				X			
NEBRASKA																								
Concordia College	X		X	X		X	X								X		X		X	X				
Creighton University			X	X		X	X	X	X								X		X	X	X			
Doane College		X	X	X		X	X	X	X					X			X		X	X	X			
Hastings College	X		X	X	X	X	X							X						X	X			
Midland Lutheran College			X	X			X		X			X			X		X		X	X	X			X
Nebraska Christian College	X	X		X		X	X		X	X									X	X	X			X
NEW HAMPSHIRE																								
Colby-Sawyer College									X	X			X				X			X				X

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NEW HAMPSHIRE																								
Franklin Pierce College		X		X		X		X	X								X		X	X	X	X		X
Nathaniel Hawthorne College		X	X	X	X	X	X	X	X								X		X	X	X			
New Hampshire College		X	X	X		X	X					X					X				X			X
St. Anselm's College	X	X	X	X		X	X	X	X	X				X			X	X			X		X	X
NEW JERSEY																								
Caldwell College		X				X		X	X				X								X	X		
Centenary College				X			X	X	X		X						X		X		X	X	X	X
College of St. Elizabeth		X		X			X	X	X				X				X				X	X		
Drew University		X	X	X		X	X	X									X		X			X		X
Felician College		X		X		X		X												X		X		
Georgian Court College				X				X												X	X	X		
Rider College	X	X	X	X	X	X	X	X	X				X				X		X	X		X	X	X
NEW YORK																								
Adelphi University	X	X	X	X				X	X					X					X	X	X		X	
Albany College of Pharmacy				X													X							
Alfred University			X	X		X	X						X		X		X							
Bard College		X	X	X		X	X	X	X								X			X	X			
Brooklyn Polytechnic Institute			X	X		X													X			X		
Canisius College			X	X	X	X	X	X	X	X							X		X	X	X			
Colgate University	X	X	X	X	X	X			X								X					X		
College of New Rochelle	X	X	X	X	X	X			X				X				X			X	X	X		
Concordia College		X						X																
Cornell University				X				X	X								X			X		X		
Dominican College			X	X		X	X	X	X				X					X	X	X	X	X			
Hartwick College																								
Houghton College			X	X	X	X	X	X	X									X			X				
Ladycliff College		X	X			X		X	X				X	X	X					X	X	X	X		
Medaille College				X	X												X		X		X	X			
Mercy College		X	X	X		X	X	X	X			X			X	X	X		X	X	X	X	X		
Mt. St. Mary College	X		X	X		X	X	X									X	X			X				
New York University	X	X	X	X	X	X	X		X								X	X	X			X			
Niagara University	X	X	X	X	X	X	X	X	X				X				X		X	X	X				
Nyack College	X	X	X	X	X	X	X	X	X	X			X				X		X	X	X			X	
Pace University	X	X	X	X		X	X	X											X	X		X			
Rensselaer Polytechnic Institute			X	X													X		X						
Roberts Wesleyan College		X	X	X	X	X	X	X	X								X		X						
Skidmore College	X	X	X	X		X	X	X									X								
St. Bonaventure University			X	X	X	X	X	X									X								
St. John Fisher College				X				X	X	X			X				X	X	X		X				
St. Lawrence University			X	X		X																			

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NEW YORK																								
St. Thomas Aquinas College		X						X	X	X				X			X		X	X	X	X	X	
The King's College		X	X	X		X	X	X	X								X				X			X
Wadhams Hall Seminary-College																								
NORTH CAROLINA																								
Atlantic Christian College		X	X		X	X	X		X				X				X					X		
Belmont Abbey College		X		X		X		X					X						X	X				
Catawba College	X	X	X	X	X	X	X	X	X				X		X		X				X	X		X
Duke University				X													X				X	X		
Elon College									X	X			X	X		X							X	
Greensboro College			X	X	X				X								X			X	X			
Lenoir-Rhyne College		X		X				X									X						X	
Mars Hill College				X					X			X					X				X			
Methodist College		X										X	X		X		X			X	X		X	
North Carolina Wesleyan College	X	X	X				X		X											X	X			
Queens College	X	X	X	X		X			X	X				X				X		X	X	X		
Sacred Heart College		X			X		X	X	X	X					X	X	X		X	X	X		X	
Salem College	X	X	X	X		X	X	X							X		X		X	X	X			
St. Andrews Presbyterian College		X		X				X	X						X		X							
Warren Wilson College								X	X											X	X			
Wingate College	X	X		X				X	X				X				X				X	X		
NORTH DAKOTA																								
Jamestown College			X	X		X	X		X	X							X		X	X	X	X		
OHIO																								
Antioch College				X													X				X			X
Ashland College			X	X	X	X											X							X
Baldwin-Wallace College			X	X		X		X	X			X	X	X			X			X	X			
Bluffton College			X		X			X									X		X	X	X			
Cedarville College	X	X	X	X	X	X	X	X	X	X							X			X	X			
College of Mt. St. Joseph	X	X	X	X		X		X	X			X	X						X	X	X	X		
Dyke College																	X	X	X	X	X	X	X	
Findlay College		X	X	X		X	X	X	X				X				X				X	X		
Lake Erie College		X	X	X	X			X					X				X		X		X			
Malone College		X		X				X	X	X			X				X		X		X			
Marietta College			X	X	X	X		X	X								X		X	X	X			
Mount Union College				X				X									X				X	X		
Mount Vernon Nazarene College		X							X											X	X			
Muskingum College		X	X	X	X	X	X	X							X	X	X	X	X	X	X			
Oberlin College	X	X	X	X		X	X										X			X	X			
Ohio Dominican College	X		X	X			X	X	X								X		X	X	X	X	X	
Ohio Wesleyan University				X																	X			

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OHIO																								
The Defiance College			X	X				X	X				X				X		X	X				
University of Dayton								X	X				X	X	X		X		X				X	
Ursuline College		X	X	X		X	X	X					X		X		X			X	X	X		
Wilmington College			X	X		X	X	X	X				X						X	X	X			
Wittenberg University								X									X			X	X	X		
Xavier University		X	X	X		X	X	X	X			X					X		X	X		X		
OKLAHOMA																								
Bartlesville Wesleyan College	X	X	X	X	X	X	X	X	X				X		X		X		X			X		X
Hillsdale Free Will Baptist College		X	X		X	X	X	X	X	X			X							X	X			
Langston University		X	X			X	X														X			
Oklahoma Christian College			X			X	X		X							X				X				
Oral Roberts University										X							X				X	X		
OREGON																								
Linfield College				X				X	X	X				X		X	X	X	X	X	X			
Oregon College of Education		X		X	X			X					X	X	X					X		X	X	
Pacific University								X	X				X				X							
Reed College				X		X			X								X				X			X
University of Portland			X		X	X			X								X				X	X		
Warner Pacific College			X			X	X		X				X				X							
PENNSYLVANIA																								
Allegheny College																								
Allentown College				X																				
Alvernia College				X			X	X	X								X			X	X	X		
Beaver College	X	X	X	X				X	X	X		X		X			X		X	X	X			
Bryn Mawr College			X	X	X			X									X							
Bucknell University				X					X				X				X				X			
Carlow College	X		X	X		X	X	X									X	X	X					
Cedar Crest College		X	X	X		X	X	X	X			X	X				X							
Chestnut Hill College	X	X		X				X					X							X	X			
Dickinson College				X				X	X								X	X		X	X	X		
Duquesne University		X		X				X						X			X	X	X	X				
Eastern College				X					X															
Franklin and Marshall College				X					X								X				X	X		
Grove City College				X													X							
Gwynedd-Mercy College	X	X	X	X		X	X						X								X			
Holy Family College	X	X	X	X		X	X	X	X								X				X			
Immaculata College		X		X				X				X	X		X		X			X	X			
King's College				X					X								X		X	X				
La Roche College		X	X	X		X	X	X								X	X	X		X	X	X		
Lycoming College			X	X				X	X				X				X			X	X	X	X	

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PENNSYLVANIA																								
Mercyhurst College		X	X	X		X		X	X				X					X	X	X	X		
Messiah College	X			X			X	X	X								X							
Moravian College					X			X	X				X				X	X	X		X	X		
Muhlenberg College				X				X	X			X					X		X					
Neumann College		X		X		X	X	X					X	X			X			X	X			
Our Lady of Angels		X		X		X		X				X	X							X	X	X		
Philadelphia College of Textiles and Science			X	X			X										X		X	X	X			
Point Park College		X						X	X				X				X		X	X		X		
Robert Morris College				X													X				X	X		
Seton Hill College		X	X	X		X	X	X			X	X	X				X		X		X	X		
Spring Garden College			X	X		X	X	X	X	X			X				X	X	X		X	X	X	X
St. Vincent College			X	X				X													X			
Susquehanna University				X	X				X			X					X			X		X		
Thiel College			X	X					X				X				X	X		X	X	X		
Ursinus College				X													X		X			X		
Villa Maria College		X	X	X		X		X	X				X					X	X		X		X	
Washington and Jefferson College																	X					X		
Waynesburg College				X				X	X			X	X					X				X		
Widener College			X	X		X		X						X					X	X	X			
Wilkes College		X		X				X												X	X	X	X	
RHODE ISLAND																								
Barrington College	X	X	X	X		X	X	X	X	X			X				X		X	X	X			
SOUTH CAROLINA																								
Central Wesleyan College		X	X				X	X	X					X			X			X	X			X
Clemson University		X						X																
Coker College	X		X	X		X		X	X				X									X		
Columbia College			X			X			X						X					X				
Erskine College			X	X	X	X	X	X					X		X					X				
Furman College		X	X		X	X			X										X			X		
Newberry College								X	X				X							X	X	X		
Presbyterian College		X		X					X								X				X			
Voorhees College			X			X	X		X								X			X	X	X		
SOUTH DAKOTA																								
Augustana College	X		X	X		X		X	X	X	X		X				X		X					X
Dakota Wesleyan University	X		X	X		X	X		X								X			X	X	X		
Mount Marty College				X				X	X	X			X				X	X						X
National College		X		X				X	X					X					X	X	X	X		
Sioux Falls College	X	X	X	X		X	X	X	X	X			X			X	X			X				X
Yankton College		X	X	X		X			X				X				X	X		X				
TENNESSEE																								
Carson-Newman College	X	X	X	X	X	X	X	X	X				X	X	X		X	X		X	X	X		X

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TENNESSEE																								
Covenant College		X	X	X		X	X	X									X					X		X
Freed Hardeman College	X		X	X		X	X	X	X			X	X	X	X		X			X		X		
King College	X	X	X		X	X	X			X							X			X	X			
Lambuth College		X	X	X		X	X	X	X	X							X				X	X		
Lee College	X		X	X	X	X	X										X			X	X	X		
Lincoln Memorial University	X	X	X				X						X						X		X	X		
Maryville College							X		X				X		X					X		X		
Scarritt College				X	X				X											X	X			
Southwestern College at Memphis	X	X		X					X								X			X				
Trevecca Nazarene College	X	X	X	X		X	X		X				X				X							
Tusculum College								X	X		X	X			X							X		
Union University			X	X	X																			
University of the South																								
William Jennings Bryan College			X	X		X		X	X	X			X				X			X	X			
TEXAS																								
Abilene Christian University at Dallas																				X	X	X		
Austin College					X															X				
Dallas Christian College	X	X				X			X			X								X	X			
East Texas Baptist College	X	X	X	X		X	X		X				X				X			X	X	X		
Huston-Tillotson College			X	X					X								X			X	X	X		
Lubbock Christian College			X	X		X	X		X	X					X		X	X		X	X	X		
Pan American University at Brownsville	X			X	X				X													X		
Paul Quinn College	X		X	X		X	X										X			X	X			
Rice University									X								X							
Southern Methodist University	X	X	X	X					X								X							
St. Edward's University	X		X	X		X	X										X			X	X			
Texas College			X			X	X		X								X			X	X	X		
Texas Wesleyan College			X	X	X	X	X										X			X	X	X		
University of Houston			X	X		X	X																	
University of St. Thomas		X	X	X	X	X	X	X	X	X			X				X			X	X	X		
Wayland Baptist College	X	X	X	X				X	X				X	X			X		X	X	X	X		X
VERMONT																								
Bennington College		X		X				X	X	X					X		X			X	X			
Goddard College				X													X							
Marlboro College				X				X	X	X							X				X			
Southern Vermont College				X	X											X			X	X	X	X		
Trinity College	X		X	X		X	X	X					X				X				X	X		
VIRGINIA																								
Bluefield College								X	X								X			X	X			
Bridgewater College		X						X	X															

PROGRAMS FOR FINANCING PART-TIME STUDENTS: COLLEGES BY STATE

	Funded scholarships	Unfunded scholarships	NDSL	GSL	College loans	Work Study	SEOG	Tuition reduction	Audit	Pay difference for credit	Package price	Off Shoulder price	Credit by exam	Differential price	Unbundled price	Academic term/BEOG	Employee waiver	Certificate credit price	Credit card	Installment	Deferred payment	Direct company payment	Contract payment	Outside agency
VIRGINIA																								
Eastern Mennonite College		X		X					X								X	X		X	X			
Ferrum College	X							X				X					X				X			
Hampden Sydney College																								
Hampton Institute									X	X										X	X	X	X	
Hollins College				X				X									X	X		X	X			
Liberty Baptist College				X		X	X		X				X							X	X			
Lynchburg College			X	X		X	X		X								X			X	X			
Randolph-Macon College				X													X							
Roanoke College			X	X		X	X	X					X					X				X			
University of Richmond								X									X		X					
WASHINGTON																								
Fort Wright College			X	X		X		X	X	X			X	X			X		X	X	X			
Seattle Pacific University	X	X	X	X	X	X	X	X	X								X		X	X		X		
St. Martin's College	X	X	X	X					X	X							X		X	X	X	X	X	
University of Puget Sound			X	X																X		X		
Walla Walla College		X	X			X	X	X									X		X	X	X			
Whitman College	X		X	X		X			X				X							X	X			
WEST VIRGINIA																								
University of Charleston	X	X	X	X		X	X	X	X										X		X	X		X
Wheeling College		X	X	X		X	X		X	X			X				X	X		X	X			
WISCONSIN																								
Beloit College			X	X		X														X	X			
Cardinal Stritch College	X		X	X		X	X						X				X	X		X		X		
Edgewood College	X	X	X	X		X			X				X							X	X			
Lakeland College				X				X	X			X	X				X	X	X	X	X			X
Lawrence University	X	X	X	X	X	X	X		X								X			X				
Marian College of Fond du Lac	X		X	X																				
Milton College		X	X	X		X	X		X			X	X	X		X	X		X	X	X		X	
Milwaukee School of Engineering			X	X	X	X	X		X								X			X				
Northland College									X							X				X				
Viterboro College	X	X		X			X	X					X				X			X				

Chapter II

Price Unbundling and Quality Control of Part-time Education

In the film version* of *The Wizard of Oz*, the Great Oz remedied the Scarecrow's lack of brains by conferring a degree upon him. The Scarecrow's remarkable transformation through the mere possession of such a certificate – and an honorary one at that – is a fairy tale's way of poking fun at and yet confirming the existence of a very broad social attitude: It's the degree that counts. In the common wisdom even the strawheads among those who hold a degree are insured a different niche in society from those whose knowledge and experience have not been officially certified.

The social and economic benefits which the degree confers on its holders have had a significant market effect. The demand for the certification of knowledge is clearly distinct from and, in some circumstances, more intense than the demand for instruction. The potential for corruption is obvious. Instruction is labor-intensive and inherently more expensive than certification. Yet an unscrupulous institution can make money by conferring degrees without providing the instruction that should go along with them.

The ability to abuse the degree-granting authority is grounded not only in the economics but in the structure of American higher education as well. American colleges and universities, at least in their undergraduate education, often do not maintain an "arm's length" relationship between the teaching function and the examining and certifying function. Unlike their counterparts at Oxford and Cambridge – where the colleges teach and the university examines – American colleges not only teach but they also certify that students have learned what was taught. This combination of function tends to have several perverse effects: It undervalues teaching; it over-rewards credentials; and it reduces the rigor of quality controls.

Since, in the American system, there is no external examining authority to evaluate how well undergraduates have been educated, the incentive to reward good teaching is lessened. An Oxford College establishes its reputation within the University by the number of "firsts" its graduates have received in university-wide examinations. By directly examining student performance, the University** can draw some reasonable inferences about the quality of instruction and standards of admission at one of its constituent colleges. In the American system of higher education, accrediting agencies are not allowed to evaluate the quality of instruction by a direct examination of student performance. Instead the accreditors have to infer the quality of education by measuring credentials: that is, how many faculty members hold doctorates in the disciplines they teach; how many publications they have to their credit; how good the library is, and so on.

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* In L. Frank Baum's book version, the Wizard stuffed the Scarecrow's head with a measure of bran and a great many pins and needles. By giving the Scarecrow "bran-new brains" rather than an honorary degree, Baum placed himself firmly in the value-added school of educational measurement.

** I.e., the entire body of the faculty sitting as members of the corporation. The Council of National Academic Awards (CNAA) evaluates student performance in Great Britain's polytechnics and teachers' colleges.

An inference drawn from inputs (faculty, library, facilities, etc.) is inherently less convincing than an inference drawn from outputs (student performance). Output evaluation is similar to the bubble chamber in physics. Even if the interaction cannot be seen, the observer can at least measure the trail it leaves. Inferential accreditation from inputs, on the other hand, rewards an institution more highly for gaining and holding credentials because the accreditor cannot measure the quality of the college's teaching.

Deterioration in the quality of teaching can also be hidden by another systemic characteristic of American higher education – the use of the credit-hour as a measure of accomplishment.

As the distinctive American system of granting credit developed from the 1880s on, certification of knowledge took on two complementary expressions: (a) a standard of value known as a credit was assigned to each course or unit of instruction; and (b) these same credits were imputed to be "earned" by the learner. Assigning a certain number of credits to each course of instruction is analagous in its economic characteristics to seigniorage.* Just as the process of coining allows one to count units of precious metal rather than weighing each one individually, so also assigning credit as a way of measuring the value of instruction removes the onerous task of measuring the quality of each course. Since the value of instruction is denominated not in terms of its own intrinsic value but in terms of the unit of account attached to it, colleges can debase the quality of instruction while maintaining the nominal credit value of a course. Large scale use of graduate students and part-time faculty in undergraduate education has become the collegiate equivalent of clipping coin.

Secondly, by having the learner "earn" credit, colleges have used the demand for a degree to underwrite the softer market for instruction. If you wanted university credit, it could only be gotten by purchasing university instruction – even when that instruction was purveyed by graduate students. What is the market mechanism which allows colleges to dilute teaching quality and still maintain the structure of demand? In business it is called a "tie in," i.e., two distinct services are packaged by the seller so that you cannot buy one without also buying the other. By tying credit, the more desirable product, to instruction and offering them both at a single price – and only at a single price – colleges could maintain a demand for instruction even if its quality were to decline.

But the really large scale exploitation of the "tie in" had to await the explosion in the adult evening market. The *New York Times* in its January 7, 1979 edition reported:

> The nation's colleges and universities are traveling across the country establishing off-campus centers in the manner of an academic McDonald's setting up hamburger facilities.

Though the *Times* didn't mention it as a factor, the lure is the excess profits to be gained in the adult market. The mechanism for profit is a simple one: charge the same tuition for the evening student that is charged for those who attend during the day – even though the cost of evening programs is one-third that of the day programs. Entrepreneurs, both academic and non-academic, have recognized the extraordinary profit potential here and have joined in this new collegiate version of the Gold Rush. *Change* magazine, for example, reported in its November, 1978 issue that one of the contracting agencies which recruits adult students for a number of California colleges grossed between $1 million and $1.5 million in the previous year.

The profit motive may indeed be eroding institutional integrity. Graeme Baxter, associate director of the Consortium of Universities of the Washington metropolitan area, testified before the House Postsecondary Education Subcommittee in May, 1979:**

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* The mint's earnings from transforming bullion into coin.

** Quoted in *Higher Education and National Affairs* May 11, 1979, Vol. XXVIII, No. 19, p. 3.

> There is growing unavoidable and embarrassing evidence that increasing numbers of institutions, particularly those struggling for survival, cannot be trusted educationally, and that private accrediting bodies are neither inclined or equipped to disapprove – screen out these schools in a way that would protect the public interest.

In recent years two broadly based challenges have been raised to the practice of tying certification with instruction. One is legal and regulatory; the other, linked to the rise of external examining bodies, is institutional and substantive.

THE LEGAL AND REGULATORY CHALLENGE

Professor William Wang of the University of San Diego Law School has made the case* that by tying instruction to credit in a single price package, American colleges and universities – at least those in the private sector – are in violation of the antitrust code. Wang argues that since it is the prestige of the degree that people really want to buy (and it is irrelevant to certification how the requisite knowledge and training were acquired), tying instruction to certification in a single price package is a form of restraint of trade. The use of the "tie in" price, according to Wang, restrains the development of alternative, and possibly less expensive, forms of instruction such as videodiscs and tapes. If the components of the package were separately priced, new firms might enter the market. Wang's remedy is unbundling.

"Unbundling" may sound like the reverse of an old New England courting custom. But, in more prosaic fact, the term has come into common use in antitrust cases against such large and well known corporations as IBM, Eastman Kodak and the New York Stock Exchange. Each of these firms once engaged in a "tie in." When a customer bought one product, he also had to buy other services or products which, though functionally separate, were tied into the main purchase. Until recently, when you paid the transaction fees for the purchase of stock, you also paid for a whole set of research and custodial services whether you wanted them or not. In these antitrust cases, the courts** forced the corporations to "unbundle," to list a separate price for each of the services or products that had previously been offered under a single price.

UNBUNDLING AND MARKET FORCES

If the tie-in price really is a significant factor in limiting competition among alternative forms of instruction it would follow that when certification and instruction are unbundled, i.e., given separate prices, we should expect to see a large number of private entrepreneurs entering the liberal arts market to provide alternative forms of instruction for the 18-22 year olds, as did competitive companies after the Kodak and IBM cases. We should expect to see greater specialization, better and more diversified services at lower cost.

Has the market, in fact, reacted this way? I think it is fair to say that the new unbundled delivery systems, such as the Regent's External Degree Program, Thomas Edison or Empire State, have made no significant impact on the 18-22 year old market. The purveyors of unbundled services have almost uniformly attracted an older student with work or family responsibilities. Of the 35,000 students who have enrolled in the Regent's External Degree Program since it began in 1971, 85 percent were employed full-time and their average age was 33.5 years.†

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* William K.S. Wang, "The Unbundling of Higher Education" *Duke Law Journal*, 1975, pp. 53-90.

** In the stock exchange case, unbundling was the result of action by the Security and Exchange Commission.

† Data supplied by New York State Department of Education.

This type of market response is not confined to the United States. *The Economist*, in reporting on the tenth anniversary of Britain's Open University, remarked in its June 2, 1979 issue:

> Hopes that the OU would attract working-class students have been disappointed. Manual workers make up only one in 10 of its students and most applicants have already reached the level of qualifications needed for university entry. The OU has become a cheap mechanism for turning the teaching profession into an all-graduate body. School teachers form one in three of its students, pursuing not so much the intrinsic joy of liberal education as the higher salaries paid to teachers with degrees.

UNBUNDLING AND PRICE INSENSITIVITY

Why hasn't there been an overwhelming market response by 18 to 22 year olds to these new systems of delivering a liberal arts education? What is it that people are buying when they pay tens of thousands of dollars for a college education? Why are they so willing to pay so high a price to be instructed in matters which, on the face of it at least, they can get for free by reading extensively in the public library?

The most recent study on student and family attitudes toward college costs, conducted by Richard R. Spies, Associate Provost of Princeton University,* confirms what we know intuitively: students are not very price sensitive when deciding on which college to attend. Academic reputation and the quality of undergraduate life tend to outweigh cost considerations. This insensitivity to price reflects a more fundamental reality about the role of traditional colleges and universities. Undergraduate colleges are organized to socialize youths in late adolescence. College-going, as our national rite of passage, is surrounded by a quasi-mythical aura that borders on the religious.

After a week or two on campus, the impartial observer would have little difficulty in concluding that colleges and universities perform a larger function in the formation of the young than in training or imparting information. Nor would it require much perspicacity to decide that the structure of the university is something more like a good public library inhabited by a group of specialized consultants. Despite their disclaimers, undergraduate institutions still, in fact, act *in loco parentis* to the 18-22 year olds on their campuses. Enormous expenditures of time and money go into making the college a surrogate family with its fraternities and sororities, its housemothers and father figures. This means that unbundling, which is primarily a price mechanism, is ineffective as a means of taking any significant part of the 18-22 year old market away from traditional colleges because the market itself is relatively price insensitive. A case could be made that the college socialization process cannot be effectively unbundled. Even though the services colleges offer are functionally specific, it does not follow that they are separable, i.e., that the desired effect will occur if they are delivered by different agents.

Many colleges have unbundled some of their services. A longstanding example of unbundling is the audit. By charging a lower price for auditing a course, a college unbundles instruction from certification. Another example of unbundling** is the use of college entrance examinations (assessment of prior learning) prepared by the College Board or the American College Testing Program (ACT). Before the establishment of the College Board, colleges made up and administered their own admis-

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* *The Effect of Rising Costs on College Choice* (College Board Publications: Princeton, 1978).

** Unbundling implies consumer freedom to refuse to buy a particular product or service or to buy it from a vendor other than the college. If a student has no choice in the selection of entrance examinations, then it is not clear that unbundling is present.

sions tests. Now students pay a separate fee for a service that was once provided by the college in its total package. The CLEP examination when used by a college to give credit or advanced standing is also a form of unbundling. The student pays a price for assessing and certifiying knowledge that is separate from the price of instruction.

PRECONDITIONS FOR THE SEPARATION OF INSTRUCTION FROM CERTIFICATION

The vast majority of American college students are not enrolled in prestige institutions. The Carnegie Commission in its definition of colleges by level gives us a rough measure of institutional pecking order and the corresponding social stratification in higher education. If we remove the research universities and the community colleges from immediate consideration, we find a huge enrollment in a relatively undifferentiated middle range of four-year colleges. A degree granted by one of these colleges is relatively equal, at least at the national level, to the degree granted by most other colleges. The production of credit in this great middle range of colleges is similar to the production of wheat or corn. The source of the product, whether it is credit or wheat, is largely irrelevant to a national market.

The extent of this interchangeability can be measured by the discount rate when a student transfers his credit from one institution to another. Credit becomes a medium of exchange whose conditions of transfer bear remarkable resemblances to the world monetary system. Some credits, like certain currencies, are inconvertible, except at very great discount, into other credits. But, by and large, credit from one institution in the middle range can be transferred without discount to all but the most prestigious institutions.

The interchangeability of credit is the precondition for the rise of those agencies which have separated instruction from certification. The birth and growth of Thomas Edison College, the Regents' External Degree Program and CLEP are based on the premise that the credit granted by one college is relatively equal to the credit granted by most other colleges. The manifest intent for the creation of these agencies is to break the restraint of trade exercised by the "personal presence" learners, i.e., those who have the time and money to pursue traditional modes of study, and to open the market to the "distance" or late learners.

THE USES OF UNBUNDLING

The experience of the external degree programs, CLEP and the brokering agencies which have been established through the Fund for the Improvement of Postsecondary Education all prove that higher education for adults can indeed be unbundled. Agencies external to traditional colleges and universities can and will provide services which were once a collegiate monopoly.

The question is: Can the colleges themselves unbundle their services? What advantages might accrue if they were to quote a separate price for instruction, assessment of direct instruction, counseling, certification, etc.? What disadvantages would unbundling bring?

Unbundling has at least four potential uses: (a) as a mechanism which fosters learner-directed choice of educational services; (b) as a pricing policy which allows students to pay a lower price for instruction or certification than the present bundled price allows; (c) as an accounting/pricing system in which the demand for support services is regulated by attaching a price to each service; and (d) as a price justification device to control the proliferation of off-campus centers. The first three of these potential uses of unbundling were treated at some length in Chapter I. The sections which follow will explore the use of unbundling as a price justification device to protect the student as a consumer of educational services.

UNBUNDLING AS CONSUMER PROTECTION

A recent report of the Carnegie Council on Policy Studies in Higher Education expressed a fair measure of concern about unfair practices in higher education. It noted the proliferation of off-campus centers, whose educational quality varies widely; the awarding of credit for insufficient and inadequate academic work; grade inflation; and misleading advertising.* The tendency to lower academic standards could be curbed if an examining body external to the college were to certify that students had met degree requirements. Some movement in this direction has been made in New Jersey and New York but, given our history of religious dissent and our national uneasiness with any form of concentrated power, the establishment of an autonomous examining and certifying agency such as Great Britain's Council for National Academic Awards is highly unlikely in the United States.

Another way to curb the dilution of academic quality in off-campus centers is to remove the profit motive. If the per-credit charge were unbundled for off-campus centers, and if accrediting agencies or state boards of higher education were to set standards which require that cost and price be closely related, colleges would not enter the part-time market merely for the profit to be earned there.

When a college rents a classroom in a town twenty miles from its campus (or a thousand miles, in some cases) and hires a part-time faculty member to teach "Accounting 101," it creates, at little cost to itself, a profit center. The new capacity is marginal, in both the economic and pejorative senses of the term. That is, given its low start-up costs, an off-campus center tends to produce revenue at a rate much higher than the average rate of return of a campus-based class. It is marginal educationally because the support services, library, computer facilities, etc. are usually lacking.

When an accrediting agency, bound as it is by an inferential system of control, examines such a center, it cannot directly ascertain how much students are learning. Instead it must focus on the quality of faculty and the lack of facilities and support services. The college in question will counter that if their faculty did not exist the educational needs of the people in the area would remain unserved. The implicit assumption is that students are learning as well here as they would on campus – an assumption which the accrediting agency is unable to test.

Instead of inferring the quality of instruction at an off-campus center by measuring the quality of inputs (faculty, library, etc.), an accrediting agency may be able to enforce quality standards by examining the *cost* of the inputs and set standards for the *price* of instruction based on those costs. The price which a tax-exempt institution charges for a service should not consistently generate a large surplus. In other words, non-profit means not only that a financial surplus (or profit) may not inure to the benefit of a private person but also that a continuing surplus of some size which is generated by users' fees alone could place an institution's tax-exempt status in jeopardy.

The American Institute for Economic Research, for example, lost its tax-exempt status because the Institute's publications were held to produce an unwarranted profit. The court noted that the existence of profits, while not conclusive, is some evidence that the business purpose is primary. In a subsequent case the court denied 501(c)(3) status for an organization that prepared and sold religious literature. The court cited the fact that sales over a seven year period had yielded substantial accumulated profits which greatly exceeded the amount expended for its activities.**

It is not clear that the IRS would claim that a college was acting more like a business than a charity if it generated a large tuition-based surplus over several years. Yet an accrediting agency

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* *Fair Practices in Higher Education: Rights and Responsibilities of Students and their Colleges in a Period of Intensified Competition for Enrollments* (San Francisco: Jossey-Bass, 1979).

** Bruce R. Hopkins, *The Law of Tax-Exempt Organizations*, 3rd edition (New York: John Wiley and Sons, 1979), pp. 129, 155-157.

might reasonably apply this price/profit criterion to off-campus centers to protect student consumers.

- If the off-campus center does not provide a reasonable approximation of the services and facilities available on-campus, but still charges the same price per credit-hour, then price does not bear a reasonable relationship to cost. The surplus so generated is then akin to a business profit.
- Price averaging – the claim that high-cost and low-cost courses average out over the four years of college – is not a reasonable defense of charging the same price for on- and off-campus courses. It is not the *same* group of students which benefits. The off-campus students are providing a subsidy to those on campus if off-campus tuition is in substantial surplus and exceeds reasonable administrative entrepreneurial costs.

It may be easier for an accrediting agency to monitor and enforce a pricing policy based on definable costs than to assess the continuing quality of education offered at an off-campus center.

Would an unbundled price actually harm students by cutting down on their access to a college education? If the price of tuition fully reflects both actual services and actual costs of establishing and running an off-campus center, students can only benefit. An unbundled pricing policy also fits in with the inference-from-input mode of our accreditation system. Since unbundling requires no direct examination of the content of education, colleges founded in the spirit of religious and political dissent should not find a price/cost analysis an unwarranted intrusion into their academic affairs. Above all, an unbundled price would curb unwarranted expansion. Colleges and universities would no longer have quite the incentive to proliferate evening and off-campus programs if revenue and costs were brought into line. Those who do enter the market will do so as part of their mission or because of the recognized quality of their program.

Chapter III

The Fortune 500 Companies' Employee Tuition Benefit Plans

INTRODUCTION

According to a conservative estimate of the National Manpower Institute,* 2 out of every 10 workers in the nation have tuition-aid as a fringe benefit from their employers. Unfortunately, these company tuition-aid programs are not only woefully underutilized, but their use is actually declining.

A 1978 study by the American Telephone and Telegraph Company** indicated that although 93 percent of the large corporations surveyed help employees defray their higher education costs, the number of employees who take advantage of tuition remission programs has declined from 5.3 percent in 1972 to only 3 percent in 1978.

Why don't more workers take advantage of a benefit that has been negotiated for them by their unions or offered by their employers? Why is the utilization rate so low? Two recent studies of worker attitudes show that some of the barriers are personal – fatigue, age, family responsibilities, lack of interest, etc. Other barriers are institutional, i.e., the structure of the company tuition-aid program, tax laws, responsiveness of area colleges, etc. It is the institutional probelm which we intend to address.

When workers were asked to rank order the most significant *institutional* barriers to the use of tuition-aid plans, two problems topped the list:†

1. We don't use the plan because it restricts tuition-aid to *job-related courses.*
2. We don't use the plan because the company reimburses us *only after the course is completed.*

THE JOB-RELATED RESTRICTION

Prior to January, 1979, the Internal Revenue Code imposed significant tax liabilities on payments for education which were not job-related.

Under the tax code the key test of deductibility had been whether the courses for which tuition was reimbursed were aimed at (a) maintaining or improving skills required in a job; and (b) developing skills needed to keep a job. Compensation received for courses aimed at qualifying someone for a *new job* could *not* be written off by the employee. If an employer, for example, put a legal secretary through law school, the tuition assistance would be taxed as part of the secretary's regular income.

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* The study covers only unionized workers. A more likely figure is that 5 out of 10 employees have such benefits. Cf. Charner Knox, et al., *An Untapped Resource: Negotiated Tuition-Aid in the Private Sector* (National Manpower Institute: Washington, D.C., 1978) p. 27.

** Human Resources Dept., AT&T, *Corporate Tuition Aid Plans, 1977: Report on a Survey of Outside Companies and Bell System Companies* (December 1977).

† Mimi Abramovitz, *Where are the Women?: A Study of Worker Underutilization of Tuition Refund Plans* (Cornell University: December 1977) p. 114.

In a major break with tradition the new tax law, effective January 1, 1979, allows employers to write off the cost of helping employees prepare for promotion or a new job and relieves the employee of any tax burden. Employer-assisted education programs are now a cost-effective way for a firm to enhance its affirmative action program and employee career development efforts.

Through institutional inertia, many companies have not yet removed the "job-related" restriction, even though the tax law no longer penalizes employers who maintain it *or* employees who participate.

In an effort both to broaden access to employer tuition benefit programs and to give companies comparative data on what other companies offer, the Conference surveyed the *Fortune* 500 companies in the summer and fall of 1980. Three hundred sixty-one companies responded to the Employee Education Benefit Program Questionnaire, a facsimile of which appears on page 39. Three replied that it was against company policy to answer questionnaires. The following charts display the information that was provided by the remaining 358 corporations.

Conference of Small Private Colleges

EMPLOYEE EDUCATION BENEFIT PROGRAM QUESTIONNAIRE

The purpose of this questionnaire is to develop data about employer tuition aid programs. The Conference of Small Private Colleges will assemble and publish this information. It will be used by secondary school and college officers who are responsible for advising students about future career plans. Information about employer tuition benefits may be an important factor in graduates' choice of employers.

Please place a check mark next to the appropriate answers.

1. Does your company have an education benefit program for employees?
   ( ) yes ( ) no
   If "no," please stop here and return this form to address below.

	Management	Non-exempt, salaried employees	Hourly employees
2. Which *employees* are eligible for company tuition benefits?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
3. For which *kinds of courses* are tuition benefits available?			
(a) Undergraduate college courses?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
(b) Graduate courses?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
(c) Non-credit courses?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
4. Is there a yearly *dollar-limit* on the education benefits each employee may receive? If "yes," please state amount.	☐ yes $_____ ☐ no	☐ yes $_____ ☐ no	☐ yes $_____ ☐ no
5. Is there a yearly *course-load limit* for each employee? If "yes," please state number of courses allowed yearly.	☐ yes #_____ ☐ no	☐ yes #_____ ☐ no	☐ yes #_____ ☐ no
6. When does the company pay the tuition aid benefit?			
(a) At the time employee enrolls in a course?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
(b) Only upon completion of a course?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
(c) Only upon *satisfactory* completion of a course?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
7. Does your company require an employee to enroll in a *degree program* in order to be eligible for tuition benefits?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no
8. Does your company require that the degree program or the individual courses which an employee takes be *job- or company-related* in order to be eligible for tuition benefits?	☐ yes ☐ no	☐ yes ☐ no	☐ yes ☐ no

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Abbott Laboratories North Chicago, Illinois	Management	X	X	X					X		X
	Salaried	X	X	X					X		X
	Hourly	X	X	X					X		X

Company reimburses 100% for high school diploma courses, 80% for individual job-related courses, 80% of associate degree or certificate programs, 80% of three-fourths of bachelor's and graduate degree programs. Employees 55 years or older and retirees may receive 80% or up to $200/year for retirement preparation courses. Company pays 80% of registration, lab, and exam fees, 50% of book purchases. Satisfactory completion is a grade of "C" or better.

Acco Industries Trumbull, Connecticut	M	X	X	X		4 courses/year	50%	50%			
	S	X	X	X		4 courses/year	50%	50%			
	H										

Hourly employees are unionized and therefore do not receive company tuition benefit.

ACF Industries New York, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

Company pays 75% of tuition upon satisfactory completion of course.

Airco, Inc. Montvale, New Jersey	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Air Products and Chemicals, Inc. Allentown, Pennsylvania	M	X	X	X	see comment	12 credits/year	50%		50%		X
	S	X	X	X	"	12 credits/year	50%		50%		X
	H	X	X	X	"	12 credits/year	50%		50%		X

Company pays up to $450/academic year for non-credit courses; no dollar limit for undergraduate and graduate courses.

Akzona Incorporated Asheville, North Carolina	M	X	X	X	$900/year		X				X
	S	X	X	X	$900/year		X				X
	H	X	X	X	$900/year		X				X

Hourly employees at some locations receive tuition benefit. Non-credit courses require company approval. Employee reimburses company for courses not completed satisfactorily.

Allegheny Ludlum Industries Pittsburgh, Pennsylvania	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Allied Chemical Corporation
New York, New York

	Acceptable course level: Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Reimbursement at: Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Management	x	x	x					x		x
Salaried	x	x	x					x		x
Hourly	x	x	x					x		x

Allis-Chalmers Corporation
Milwaukee, Wisconsin

M	x	x	x		6-8 credits/year			x		x
S	x	x	x		6-8 credits/year			x		x
H										

Aluminum Company of America
Pittsburgh, Pennsylvania

M	x	x			18 credits/year			x		x
S	x	x			18 credits/year			x		x
H	x	x			18 credits/year			x		x

AM International
Los Angeles, California

M	x	x						x		x
S	x	x						x		x
H	x	x						x		x

AMAX Incorporated
Greenwich, Connecticut

M	x	x	x		9 credits/semester			x		x
S	x	x	x		9 credits/semester			x		x
H	x	x	x		9 credits/semester			x		x

Amerada Hess Corporation
New York, New York

M	x	x	x					x		x
S	x	x	x					x		x
H	x	x	x					x		x

American Broadcasting Companies
New York, New York

M	x	x			3 courses/semester			x		x
S	x	x			3 courses/semester			x		x
H										

Benefit may be granted on an advance basis once one semester on a refund basis has been completed. Individual courses must be industry- or job-related; degree programs need not be.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
American Can Company Greenwich, Connecticut	Management	X	X	X	see comment	6 credits/semester			X		X
	Salaried	X	X	X	"	6 credits/semester			X		X
	Hourly	X	X	X	"	6 credits/semester			X		X

Company pays a maximum of $500 for training school/institute programs. Approval of graduate courses is "dictated by circumstances."

American Cyanamid Co. Wayne, New Jersey	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X

Hourly employees not covered by a collective bargaining agreement are eligible for benefit.

American Hoist and Derrick Company St. Paul, Minnesota	M	X	X	X	see comment				X		X
	S	X	X	X	"				X		X
	H	see comment				based on program				X	X

Management and salaried employees are reimbursed 100% of first $50 and 60% of all costs thereafter, and may take non-job-related courses with company approval. Hourly employees are eligible for apprenticeship programs only.

American Home Products Corporation New York, New York	M	X	X		$1000/year				X	X	X
	S	X	X		$1000/year				X	X	X
	H										

Hourly employees are covered by union contracts which do not provide for tuition reimbursements.

American Petrofina Incorporated Dallas, Texas	M	X	X	X	$1000/year				X		X
	S	X	X	X	$1000/year				X		X
	H	see comment									

Benefits similar to those for management and salaried employees are available to hourly employees, but different divisions of the company have different policies regarding them.

American Standard, Inc. New York, New York	M	X	X	X			X				
	S	X	X	X	$500/semester	9 credits/semester			X	X	
	H										

Hourly employees receive some tuition benefit; each company division administers its own policy.

American Telephone and Telegraph Company New York, New York	M	X	X	X		18 credits/year	X			X	X
	S	X	X	X		18 credits/year	X			X	X
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Amstar Corporation New York, New York	Management	x	x	x					x		x
	Salaried	x	x	x					x		x
	Hourly										

Benefit plan pays 75% of tuition expense. Undergraduate courses need not be company-related, but graduate courses and specialized courses must be company-related.

Amsted Industries Chicago, Illinois	M	x	x	x					x		x
	S	x	x	x					x		x
	H										

Unionized hourly employees are ineligible for benefit.

Anchor Hocking Corporation Lancaster, Ohio	M	x	x	x	$850/year				x		x
	S	x	x	x	$850/year				x		x
	H	x	x	x	$850/year				x		x

Anderson, Clayton and Company Houston, Texas	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Archer-Daniels-Midland Company Decatur, Illinois	M	x					x		x		
	S	x					x		x		
	H	x					x		x		

Tuition at junior college is reimbursed. Tuition at university is prepaid, with wage deduction authorization.

Armco Incorporated Middletown, Ohio	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Armstrong Cork Company Lancaster, Pennsylvania	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Arvin Industries Columbus, Indiana	Management	x	x						x	x	x
	Salaried	x	x						x	x	x
	Hourly	x	x						x	x	x

Non-union hourly employees are eligible for benefit.

Asarco Incorporated New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H										

Ashland Oil, Inc. Ashland, Kentucky	M	x	x	x		3 courses/term			x		x
	S	x	x	x		3 courses/term			x		x
	H	x	x	x		3 courses/term			x		x

Course-load limit varies but generally is limited to 3 courses per semester, trimester, quarter, or other.

Atlantic Richfield Company Los Angeles, California	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

A-T-O, Inc. Willoughby, Ohio	M	x	x		$500/year				x		
	S	x	x		$500/year				x		
	H	x	x		$500/year				x		

Baker International Corporation Orange, California	M										
	S										
	H										

No tuition benefit program.

Ball Corporation Muncie, Indiana	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Bangor Punta Corporation Greenwich, Connecticut	Management	X	X	X		see comment			X		X
	Salaried	X	X	X		"			X		X
	Hourly	X	X	X		"			X		X

Course load must not interfere with job performance.

Barnes Group Incorporated Bristol, Connecticut	M	X		X	$1000/year				X		X
	S	X		X	$1000/year				X		X
	H	X		X	$1000/year				X		X
Bausch and Lomb Rochester, New York	M	X	X	X		4 courses/year			X		X
	S	X	X			4 courses/year			X		X
	H	X	X			4 courses/year			X		X
Baxter Travenol Laboratories Deerfield, Illinois	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X
Beckman Instruments Fullerton, California	M	X	X	X	$400/year			X			X
	S	X	X	X	$400/year			X			X
	H	X	X	X	$400/year			X			X

Exceptions are made to $400/year limit. Amount reimbursed depends on final grade in course.

Becton Dickinson and Company Paramus, New Jersey	M	X	X	X					X		X
	S	X		X					X		X
	H	X		X					X		X
Beech Aircraft Corporation Wichita, Kansas	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Bell and Howell Company Chicago, Illinois	Management	x	x	x	$1200/year				x		x
	Salaried	x	x	x	$1200/year				x		x
	Hourly	x	x	x	$1200/year				x		x
Bemis Company Minneapolis, Minnesota	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
The Bendix Corporation Southfield, Michigan	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Bethlehem Steel Corporation Bethlehem, Pennsylvania	M	x	x	x		2 courses or 6 credits/semester	50%		50%		x
	S	x	x	x		2 courses or 6 credits/semester	50%		50%		x
	H										

Company reimburses second 50% when course grade is "C" or better. Company pays tuition costs plus registration and laboratory fees.

The Black and Decker Manufacturing Co. Towson, Maryland	M	x	x	x			x		x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Course load must not interfere with job performance (employee supervisor has option to disapprove program). For some graduate programs, management employees are reimbursed at time of enrollment.

The Boeing Company Seattle, Washington	M	x	x			8 courses/year			x		x
	S	x	x			8 courses/year			x		x
	H	x	x			8 courses/year			x		x

Course load is limited to two courses per quarter.

Boise Cascade Corporation Boise, Idaho	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Borden, Inc. New York, New York	Management	x	x	x	$1000/year				x		x
	Salaried	x	x	x	$1000/year				x		x
	Hourly										
Borg-Warner Corporation Chicago, Illinois	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Bristol-Myers Company New York, New York	M	x	x	x			x		x		x
	S	x	x	x			x		x		x
	H	x	x	x			x		x		x
Brockway Glass Company Brockway, Pennsylvania	M	x	x	x	$1000/year	21 credits/year			x		x
	S	x	x	x	$1000/year	21 credits/year			x		x
	H	x	x	x	$1000/year	21 credits/year			x		x

Limits shown here apply to undergraduate courses. Benefit is limited to $250/year for non-credit courses; there is no dollar-limit on graduate courses.

Brown Group, Inc. St. Louis, Missouri	M	x	x	x			50%		50%		x
	S	x	x	x			50%		50%		x
	H										
Bucyrus-Erie Company South Milwaukee, Wisconsin	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
Bunker Ramo Corporation Oak Brook, Illinois	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x

Only non-unionized hourly employees are eligible for benefit.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Burroughs Corporation Detroit, Michigan	**Management**	X	X	X	$900/year				X		X
	Salaried	X	X	X	$900/year				X		X
	Hourly	X	X	X	$900/year				X		X

Limit shown here applies to undergraduate and non-credit courses. Benefit increases to $1100/year for courses toward an M.S./M.A., and to $1300/year for courses toward a Ph.D.

Cabot Corporation Boston, Massachusetts	**M**	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Courses at accredited schools or colleges only are acceptable. Non-job-related courses may be acceptable if required by an approved degree program.

Campbell Soup Company Camden, New Jersey	**M**	X	X	X	$500/year				X		X
	S	X	X	X	$500/year				X		X
	H	X	X	X	$500/year				X		X

Capital Cities Communications New York, New York	**M**										
	S										
	H										

No tuition benefit program.

Carpenter Technology Corporation Reading, Pennsylvania	**M**	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Requirement that courses be job- or company-related is interpreted very liberally.

Caterpillar Tractor Co. Peoria, Illinois	**M**	X	X	X					X		
	S	X	X	X					X		
	H	X	X	X					X		

CBS, Inc. New York, New York	**M**	X	X	X		18 credits/year	X		X		X
	S	X	X	X		18 credits/year	X		X		X
	H	X	X	X		18 credits/year	X		X		X

Benefit is paid either at time of enrollment or upon satisfactory completion of course, at employee's option. Where tuition is advanced at enrollment, employee must provide proof of satisfactory completion.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
The Ceco Corporation Chicago, Illinois	Management	X	X						X		X
	Salaried	X	X						X		X
	Hourly	X	X						X		X
Celanese Corporation New York, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Central Soya Company Fort Wayne, Indiana	M	X	X	X			X		X		X
	S	X	X	X			X		X		X
	H										

Non-credit courses are acceptable if job-related. Benefit is paid at time of enrollment upon employee request — otherwise, upon satisfactory completion.

CertainTeed Corporation Valley Forge, Pennsylvania	M	X	X			12 credits/year	50%		50%	X	
	S	X	X			12 credits/year	50%		50%	X	
	H										

Tuition benefit programs for hourly employees at two company locations are in process of being established. Non-credit courses are permissible only if required for degree, professional certification or license. Course-load limit is flexible. Second 50% of benefit requires grade "C" or better. If not in a degree program, employee must be seeking professional certification or license.

The Cessna Aircraft Company Wichita, Kansas	M	X	X	X		9 credits/semester			X		
	S	X	X	X		9 credits/semester			X		
	H	X	X	X		9 credits/semester			X		
Champion International Corporation Stamford, Connecticut	M	X	X	X					X	X	X
	S	X	X	X					X	X	X
	H										
Chesebrough-Pond's, Inc. Greenwich, Connecticut	M	X	X			3 courses/semester			X		X
	S	X	X			3 courses/semester			X		X
	H	X	X			3 courses/semester			X		X

Enrollment in a degree program is sometimes required for undergraduate course work to be covered by benefit, but not for graduate work if course is job- or company-related.

		Acceptable course level:					Reimbursement of:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Chicago Pneumatic Tool Company New York, New York	Management	X	X	X	$1500/year				X		X
	Salaried	X	X	X	$1500/year				X		X
	Hourly	X	X	X	$1500/year				X		X

Benefit includes, in addition to $1500/year for tuition, 75% of other course-related expenses.

Chromalloy-American Corporation St. Louis, Missouri	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

Chrysler Corporation Detroit, Michigan	M	X	X		$900/year	4 courses/year			X	X	X
	S	X	X		$900/year	4 courses/year			X	X	X
	H	X	X		$900/year	4 courses/year			X	X	X

Non-credit courses are sometimes acceptable. If employee is not enrolled in a degree program but has company approval of course, benefit is limited to $450/year.

Cincinnati Milacron, Inc. Cincinnati, Ohio	M	X	X			varies			X		X
	S	X	X			varies			X		X
	H	X	X			varies			X		X

Course-load limit is determined individually.

Clark Equipment Company Buchanan, Michigan	M	X	X	X	$750/year				X		
	S	X	X	X	$750/year				X		
	H	X			$750/year				X		

Clark Oil and Refining Corporation Milwaukee, Wisconsin	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

The Coca-Cola Company Atlanta, Georgia	M	X	X		$600/year				X		
	S	X	X		$600/year				X		
	H	X	X		$600/year				X		

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Colgate-Palmolive Company New York, New York	Management	x	x	x					x		x
	Salaried	x	x	x					x		x
	Hourly	x	x	x					x		x
Collins and Aikman Corporation New York, New York	M	x	x						x	x	
	S	x	x						x	x	
	H	x	x						x	x	
Combustion Engineering, Inc. Stamford, Connecticut	M	x	x	x					x		
	S	x	x	x					x		x
	H										
Conagra, Incorporated Omaha, Nebraska	M	x	x	x		15 credits/year			x		x
	S	x	x	x		15 credits/year			x		x
	H	x	x	x		15 credits/year			x		x

Hourly employees that are unionized are ineligible for benefit.

Cone Mills Corporation Greensboro, North Carolina	M	x	x	x	$750/year				x		x
	S	x	x	x	$750/year				x		x
	H	x	x	x	$750/year				x		x

Company approves non-job-related courses if for general basic education such as high school diploma credit or GED upgrading.

Conoco, Inc. Stamford, Connecticut	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Individual courses, if not part of a degree program, must be job-related. Non-job-related courses are acceptable if required by degree program.

Consolidated Aluminum Corporation St. Louis, Missouri	M	x	x	x	$1000/year				x		x
	S	x	x	x	$1000/year				x		x
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Consolidated Foods Corporation Chicago, Illinois	Management	X	X			2 courses/year	50%		50%	X	X
	Salaried	X	X			2 courses/year	50%		50%	X	X
	Hourly	X	X			2 courses/year	50%		50%	X	X

Second 50% of benefit requires grade of "C" or better.

Consolidated Papers, Inc. Wisconsin Rapids, Wisconsin	M	X	X	X	$400/year				X		X
	S	X	X	X	$400/year				X		X
	H	X	X	X	$400/year				X		X

Continental Group, Inc. New York, New York	M	X	X	X	$1500/year			X			
	S	X	X	X	$1500/year			X			
	H	X	X	X				X			

Unionized hourly employees are ineligible for benefit.

Control Data Corporation Minneapolis, Minnesota	M	X	X		$1250/year				X		X
	S	X	X		$1250/year				X		X
	H	X	X		$1250/year				X		X

Cooper Industries Houston, Texas	M	X	X	X	$500/semester				X		X
	S	X	X	X	$500/semester				X		X
	H										

Benefit provides for a maximum of $500/semester or 75% of actual expenses.

Copperweld Corporation Pittsburgh, Pennsylvania	M	X	X	X		6 hrs./quarter			X		X
	S	X	X	X		6 hrs./quarter			X		X
	H	X	X	X		6 hrs./quarter			X		X

Corning Glass Works Corning, New York	M	X	X	X		6 credits/semester			X		X
	S	X	X	X		6 credits/semester			X		X
	H	X	X	X		6 credits/semester			X		X

Course-load limit, generally 6 credits/semester, is subject to supervisor's approval.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
CPC International, Inc. Englewood Cliffs, New Jersey	Management	X	X	X		6 courses/year			X		X
	Salaried	X	X	X		6 courses/year			X		X
	Hourly										
Crown Central Petroleum Corporation Baltimore, Maryland	M	X	X	X			50%		50%		X
	S	X	X	X			50%		50%		X
	H										

Non-credit courses are subject to approval.

Crown Zellerbach Corporation San Francisco, California	M	X	X	X	see comment				X		
	S	X	X	X	"				X		
	H	X	X	X	"				X		

Over $500, reimbursement requires approval of company Office of Management Development.

Cummins Engine Company Columbus, Indiana	M	X	X		$300/quarter				X		X
	S	X	X		$300/quarter				X		X
	H	X	X		$300/quarter				X		X

Alternative dollar-limit is $400/semester for all employee categories.

Cyclops Corporation Pittsburgh, Pennsylvania	M	X	X						X		X
	S	X	X						X		X
	H										

Dana Corporation Toledo, Ohio	M	X	X	X					X		
	S	X	X	X					X		
	H	X	X						X		X

Dan River, Incorporated Greenville, South Carolina	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

Benefit is 50% of tuition.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Dart Industries Los Angeles, California	Management	x	x	x			50%		50%		x
	Salaried	x	x	x			50%		50%		x
	Hourly	x	x	x			50%		50%		x
Deere and Company Moline, Illinois	M	x	x	x		9 hrs./term	50%		50%		x
	S	x	x	x		9 hrs./term	50%		50%		x
	H	x	x	x		9 hrs./term	50%		50%		x
Dennison Manufacturing Company Framingham, Massachusetts	M	x	x		$1500/year				x		
	S	x	x		$1500/year				x		
	H	x	x		$1500/year				x		
The Dexter Corporation Windsor Locks, Connecticut	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Diamond International Corporation New York, New York	M	x	x	x		2 courses/semester			x		x
	S	x	x	x		2 courses/semester			x		x
	H										

Alternative course-load limit is 8 semester hours/semester.

Diamond Shamrock Corporation Cleveland, Ohio	M	x	x	x	see comment				x		x
	S	x	x	x	"				x		x
	H	x	x	x	"				x		x

There is no dollar-limit on credit courses; non-credit course benefit is limited to $350/year.

Digital Equipment Corporation Maynard, Massachusetts	M	x	x			2 courses/semester			x		x
	S	x	x			2 courses/semester			x		x
	H	x	x			2 courses/semester			x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
R.R. Donnelley and Sons Company Chicago, Illinois	Management	x	x						x		x
	Salaried	x	x						x		x
	Hourly	x	x						x		x
The Dorsey Corporation Chattanooga, Tennessee	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
The Dow Chemical Company Midland, Michigan	M	x	x	x		7 credits/semester			x		
	S	x	x	x		7 credits/semester			x		
	H	x	x	x		7 credits/semester			x		
Dow Corning Corporation Midland, Michigan	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Dow Jones and Company New York, New York	M	x	x			14 credits/year			x		x
	S	x	x			14 credits/year			x		x
	H										
Dresser Industries Dallas, Texas	M	x	x	x					x		x
	S	x	x						x		x
	H	x	x						x		x
E.I. du Pont de Nemours & Co. Wilmington, Delaware	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
DWG Corporation Miami Beach, Florida	Management	x	x	x				x			x
	Salaried	x	x	x				x			x
	Hourly	x	x	x				x			x
Eastman Kodak Company Rochester, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Eaton Corporation Cleveland, Ohio	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
EG and G Incorporated Wellesley, Massachusetts	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Emerson Electric Company St. Louis, Missouri	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Emhart Corporation Farmington, Connecticut	M	x	x	x			x				x
	S	x	x	x			x				x
	H	x	x	x			x				x
Envirotech Corporation Menlo Park, California	M	x	x		$750/year				x		x
	S	x	x		$750/year				x		x
	H	x	x		$750/year				x		x

		Acceptable course level:					Reimbursement re:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Ethyl Corporation Richmond, Virginia	Management	x	x	x	see comment	16 credits/year			x		x
	Salaried	x	x	x	"	16 credits/year			x		x
	Hourly	x	x	x	"	16 credits/year			x		x

Benefit is limited to $100/year for non-credit courses; no dollar-limit for undergraduate and graduate courses.

Evans Products Company Portland, Oregon	M	x	x		$600/year				x		x
	S	x	x		$600/year				x		x
	H										

Dollar-limit is currently under review; amount may be increased. Non-job-related courses must be required by a degree program.

Ex-Cell-O Corporation Troy, Michigan	M	x	x	x			50%		50%		x
	S	x	x	x			50%		50%		x
	H										

Exxon Corporation New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Fairchild Industries Germantown, Maryland	M	x	x			6 courses/year			x		x
	S	x	x			6 courses/year			x		x
	H	x	x			6 courses/year			x		x

Federal-Mogul Corporation Southfield, Michigan	M	x		x	$1000/year				x		x
	S	x		x	$1000/year				x		x
	H										

Federal Paper Board Company Montvale, New Jersey	M	x	x	x	$1000/year				x		x
	S	x	x	x	$1000/year				x		x
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Ferro Corporation Cleveland, Ohio	Management	x	x	x		2 courses/year		x			x
	Salaried	x	x	x		2 courses/year		x			x
	Hourly	x	x	x		2 courses/year		x			x
Fieldcrest Mills, Inc. Eden, North Carolina	M	x	x	x	$1000/year				x		x
	S	x	x	x	$1000/year				x		x
	H	x	x	x	$1000/year				x		x
The Firestone Tire and Rubber Co. Akron, Ohio	M	x	x	x		6 credits/term			x		x
	S	x	x	x		6 credits/term			x		x
	H	x	x	x		6 credits/term			x		x

Managerial consultation required for participation in graduate study programs. Though all courses and degrees should be company-related, personal development courses suggested to employee by company may be considered for reimbursement. Employees within 5 years of retirement may be reimbursed for courses "which would contribute to a more satisfying or fulfilling retirement."

Ford Motor Company Dearborn, Michigan	M	x	x				x				x
	S	x	x				x				x
	H	x	x	x	see comment				x		x

There is a dollar-limit on benefits to hourly employees: $500/year for business, trade or vocational courses; $1000/year for courses taken at accredited colleges.

The Foxboro Company Foxboro, Massachusetts	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Freeport Minerals Company New York, New York	M	x	x	x		2 courses/semester			x		x
	S	x		x		2 courses/semester			x		x
	H	x		x		2 courses/semester			x		x

Company advances benefit at time of enrollment upon employee request; loan is forgiven if course is completed satisfactorily.

Fruehauf Corporation Detroit, Michigan	M	x	x						x		x
	S	x	x						x		x
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
GAF Corporation Wayne, New Jersey	Management	X	X	X	$1500/year				X		X
	Salaried	X	X	X	$1500/year				X		X
	Hourly	X	X	X	$1500/year				X		X
Gannett Company Rochester, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Company-related courses that would prepare employee for possible future jobs are approved.

General Dynamics Corporation St. Louis, Missouri	M	X	X		$500/year				X		X
	S	X	X		$500/year				X		X
	H	X	X		$500/year				X		X
General Electric Company Fairfield, Connecticut	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X

Non-company-related courses are acceptable only if required by a company-related degree program.

General Foods Corporation White Plains, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
General Host Corporation Stamford, Connecticut	M										
	S										
	H										

No tuition benefit program.

General Mills, Inc. Minneapolis, Minnesota	M	X	X	X			50%		50%	X	X
	S	X	X	X			50%		50%	X	X
	H	X	X	X			50%		50%	X	X

Non-credit courses are acceptable only if directly job-related.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
General Motors Corporation Detroit, Michigan	Management	X	X	X	$1200/year				X		X
	Salaried	X	X	X	$1200/year				X		X
	Hourly	X	X	X	$1200/year				X		X

Exemptions from the dollar-limit may be granted. "Job- or company-related" is "interpreted quite liberally."

General Refractories Company Bala Cynwyd, Pennsylvania	M	X	X	X	$500/year				X		X
	S	X	X	X	$500/year				X		X
	H										

The General Tire and Rubber Company Akron, Ohio	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Reimbursement covers, in addition to tuition, general service fees in some situations. Correspondence programs, business school and technical institution courses not reimbursed unless directly job-related. Company reimburses 100% of tuition for grades of "A" or "B"; 75% for grades of "C," "Pass," or "Satisfactory." Non-credit courses are reimbursed at 75% or up to $150.

Georgia-Pacific Corporation Portland, Oregon	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Getty Oil Company Los Angeles, California	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

The Gillette Company Boston, Massachusetts	M	X	X	X			50%		50%		X
	S	X	X	X			50%		50%		X
	H	X	X	X			50%		50%		X

If course is not completed satisfactorily, employee reimburses company for benefit advanced at time of enrollment.

GK Technologies Incorporated Greenwich, Connecticut	M	X	X	X				X			X
	S	X	X	X				X			X
	H	X	X	X				X			X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
The B.F. Goodrich Company Akron, Ohio	Management	X	X	X		15 credits/semester			X		X
	Salaried	X	X	X		15 credits/semester			X		X
	Hourly	X	X	X		15 credits/semester			X		X

Course-load limit of 15 credit hours applies also to trimester and quarter, and pertains to undergraduate courses. There is no specified limit to number of graduate courses, but job performance must not be negatively affected. Company encourages employees to enroll in degree programs but will reimburse for individual job-related courses.

The Goodyear Tire and Rubber Company Akron, Ohio	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X
W.R. Grace and Company New York, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Non-credit courses must be specifically job-related. Among hourly employees, only those that are permanent, full-time employees are eligible for benefit.

Great Northern Nekoosa Corporation Stamford, Connecticut	M	X	X	X	$700/year				X		X
	S	X	X	X	$700/year				X		X
	H	X	X	X	$700/year				X		X
The Greyhound Corporation Phoenix, Arizona	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Grumman Corporation Bethpage, New York	M	X	X			15 credits/year			X		X
	S	X	X			15 credits/year			X		X
	H	X	X			15 credits/year			X		X
Gulf Oil Corporation Pittsburgh, Pennsylvania	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Gulf Resources and Chemical Corporation Houston, Texas	Management	x	x						x		x
	Salaried	x	x						x		x
	Hourly	x	x						x		x
Gulf + Western Industries New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
Harris Corporation Melbourne, Florida	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Hart Schaffner and Marx, Inc. Chicago, Illinois	M	x	x	x	$1500/year				x		x
	S	x	x	x	$1500/year				x		x
	H										

Company policy states that course work must not interfere with job performance.

H.J. Heinz Company Pittsburgh, Pennsylvania	M	x	x	x		6 credits/semester			x		x
	S	x	x	x		6 credits/semester			x		x
	H	x	x	x		6 credits/semester			x		x
Hercules Incorporated Wilmington, Delaware	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
Hershey Food Corporation Hershey, Pennsylvania	M	x	x	x	$700/year				x		x
	S	x	x	x	$700/year				x		x
	H	x	x	x	$700/year				x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Haublein, Inc. Farmington, Connecticut	Management	X	X	X		7 credits/year			X		X
	Salaried	X	X	X		7 credits/year			X		X
	Hourly	X	X	X		7 credits/year			X		X
Hewlett-Packard Company Palo Alto, California	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Courses are taken on employee's personal time.											
Honeywell, Inc. Minneapolis, Minnesota	M	X	X						X		
	S	X	X						X		
	H	X	X						X		
Business or technical courses must be job-related unless part of a degree program.											
The Hoover Company Canton, Ohio	M	X	X		$1000/year				X		X
	S	X	X		$1000/year				X		X
	H	X	X		$200/year				X		X
Hoover Universal Incorporated Ann Arbor, Michigan	M	X	X	X	$1000/year				X		X
	S	X	X	X	$1000/year				X		X
	H	X	X	X	$1000/year				X		X
Geo. A. Hormel and Company Austin, Minnesota	M										
	S										
	H										
No tuition benefit program.											
Hughes Tool Company Houston, Texas	M										
	S										
	H										
No tuition benefit program.											

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Hyster Company Portland, Oregon	Management	x	x						x		x
	Salaried	x	x						x		x
	Hourly	x	x						x		x
IC Industries Chicago, Illinois	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
Ingersoll-Rand Company Woodcliff Lakes, New Jersey	M	x	x	x			50%		50%		x
	S	x	x	x			50%		50%		x
	H	x	x	x			50%		50%		x
Inland Steel Company Chicago, Illinois	M	x	x			6 credits/semester			x		x
	S	x	x			6 credits/semester			x		x
	H	x	x			6 credits/semester			x		x
Insilco Corporation Meriden, Connecticut	M	x	x						x		
	S	x	x						x		
	H	x	x						x		
International Business Machines Corp. Armonk, New York	M	x	x	x					x		
	S	x	x	x					x		
	H										
International Minerals & Chemical Corp. Northbrook, Illinois	M	x	x	x					x		x
	S	x	x	x					x		x
	H										

Requirement that courses be job-related is very liberally interpreted.

Company has no hourly employees – all are salaried.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
International Multifoods Corporation Minneapolis, Minnesota	Management	x	x						x		x
	Salaried	x	x						x		x
	Hourly	x	x						x		x

Non-credit courses must be directly related to job needs. Dollar-limit depends on company departmental budget limits.

International Paper Company New York, New York	M	x	x	x			50%		50%		x
	S										
	H										

Employees become eligible for benefit after 6 months of employment.

International Telephone and Telegraph Corp. New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H										

At locations where hourly employees receive benefit, reimbursement policy is administered by location management.

Iowa Beef Processors, Inc. Dakota City, Nebraska	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Jim Walter Corporation Tampa, Florida	M	x	x	x	see comment	8 credits/semester			x		x
	S	x	x	x	"	8 credits/semester			x		x
	H	x	x	x	"	8 credits/semester			x		x

Benefit is limited to $300/year for correspondence courses (no dollar-limit on others). Company reimburses 100% for a grade of "A" or "B," 75% for a grade of "C" (no reimbursement if below "C").

Johns-Manville Corporation Denver, Colorado	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Johnson & Johnson New Brunswick, New Jersey	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Johnson Controls, Inc. Milwaukee, Wisconsin	**Management**	X	X	X		2 courses/year	50%		50%		X
	Salaried	X	X	X		2 courses/year	50%		50%		X
	Hourly	X	X	X		2 courses/year	50%		50%		X

Courses not required by a degree program must be job-related. Benefit provides a total of 66% of tuition expense, half of which is paid upon enrollment and half upon satisfactory completion of course.

Kaiser Aluminum & Chemical Corp. Oakland, California	M	X	X		$2000/year	9 credits/year			X		X
	S	X	X		$2000/year	9 credits/year			X		X
	H										
Kellwood Company Chesterfield, Missouri	M	X	X	X			50%		50%		X
	S	X	X	X			50%		50%		X
	H	X	X	X			50%		50%		X
Kennecott Copper Corporation Stamford, Connecticut	M	X	X	X					X		X
	S	X	X	X					X		X
	H										
Kerr-McGee Corporation Oklahoma City, Oklahoma	M	X	X		$500/year				X		X
	S	X	X		$500/year				X		X
	H	X	X		$500/year				X		X

Non-credit courses (if approved) must be job-related.

Kimberly-Clark Corporation Neenah, Wisconsin	M	X	X	X	see comment		X				
	S	X	X	X	$480/year		X				
	H	X	X	X	$480/year		X				

Non-organized hourly employees are eligible for company education benefit and family education account. Organized hourly employees may negotiate. For management employees, the yearly dollar-limit depends on performance and ranges from $400 to $700.

Koehring Company Brookfield, Wisconsin	M	X	X	X			50%		50%		X
	S	X	X	X			50%		50%		X
	H	X	X	X			50%		50%		X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Kohler Company Kohler, Wisconsin	Management	x	x	x					x		x
	Salaries	x	x	x					x		x
	Hourly	x	x	x					x		x
Koppers Company Pittsburgh, Pennsylvania	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Lear Siegler, Inc. Santa Monica, California	M	x	x	x			x				x
	S	x	x	x			x				x
	H	x		x			x				x
Lever Brothers Company New York, New York	M	x	x	x		18 credits/year			x		x
	S	x	x	x		18 credits/year			x		x
	H	x	x	x		18 credits/year			x		x
Levi Strauss and Co. San Francisco, California	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Libbey-Owens-Ford Company Toledo, Ohio	M	x	x	x		2 courses/term			x		
	S	x	x	x		2 courses/term			x		
	H										

Alternative course-load limit is 9 quarter hours/term.

Liggett Group, Inc. Montvale, New Jersey	M	x	x	x					x	x	x
	S	x	x	x					x	x	x
	H	x	x	x					x	x	x

Acceptable non-credit courses are limited to pertinent seminars.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Eli Lilly and Company Indianapolis, Indiana	Management	x	x	x			x				
	Salaried	x	x	x			x				
	Hourly	x	x	x			x				
Thomas J. Lipton, Inc. Englewood Cliffs, New Jersey	M	x	x	x		6 courses/year			x		x
	S	x		x		6 courses/year			x		x
	H	x		x		6 courses/year			x		x
Litton Industries Beverly Hills, California	M	x					x		x		x
	S	x					x		x		x
	H	x					x		x		x

For all categories, if employee qualifies for 100% reimbursement, he/she receives 50% of benefit at time of enrollment and 50% upon satisfactory completion of course. For those who qualify for 50% reimbursement, company pays only upon satisfactory completion.

Lockheed Corporation Burbank, California	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x

Dollar-limit is a company option.

The Louisiana Land and Exploration Company New Orleans, Louisiana	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
The Lubrizol Corporation Wickliffe, Ohio	M	x	x	x				x	x		
	S	x	x	x				x	x		
	H										
Macmillan, Incorporated New York, New York	M	x	x	x	$1000/year	6 credits/semester	50%		50%		
	S	x	x	x	$1000/year	6 credits/semester	50%		50%		
	H										

Hourly employees are eligible for benefit only if agreed upon in collective bargaining. Though courses need not be job- or company-related, they should aid "general career development."

MAPCO Incorporated
Tulsa, Oklahoma

	Acceptable course level: Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Reimbursement at: Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Management	X	X		$500/year				X		X
Salaried	X	X		$500/year				X		X
Hourly	X	X		$500/year				X		X

Marathon Oil Company
Findlay, Ohio

M	X	X	X		9 credits/quarter			X		X
S	X	X	X		9 credits/quarter			X		X
H	X	X	X		9 credits/quarter			X		X

Alternative course-load limit is 9 credits/semester.

The Marmon Group
Chicago, Illinois

M	X	X	X		see comment			X		X
S	X	X	X		"			X		X
H	X	X	X		"			X		X

Course load should not interfere with job performance.

Martin Marietta Corporation
Bethesda, Maryland

M	X	X	X					X		
S	X	X	X					X		
H	X	X	X					X		

Mattel Inc.
Hawthorne, California

M	X	X	X					X		X
S	X	X	X					X		X
H										

McCormick and Company
Hunt Valley, Maryland

M	X	X	X			X		X		
S	X	X	X			X		X		
H	X	X						X		

J. Ray McDermott and Company
New Orleans, Louisiana

M	X	X	X					X		X
S										
H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
McDonnell Douglas Corporation St. Louis, Missouri	Management	X	X			9 courses/year			X		X
	Salaried	X	X			9 courses/year			X		X
	Hourly	X	X			9 courses/year			X		X

Company reimburses tuition for some non-credit courses taken at vocational and technical schools under a basic adult education program. Program includes job-related vocational courses and remedial instruction.

McGraw-Hill, Inc. New York, New York	M	X	X	X	$2000/year				X		
	S	X	X	X	$2000/year				X		
	H	X	X	X	$2000/year				X		
McLouth Steel Corporation Detroit, Michigan	M	X	X	X	$1200/year				X		X
	S	X	X	X	$1200/year				X		X
	H			X					X		X

Courses should be either job-related or else required by a degree program.

Merck & Company Rahway, New Jersey	M	X	X		$750/year		X				X
	S	X	X		$750/year		X				X
	H	X	X		$750/year		X				X
Midland-Ross Corporation Cleveland, Ohio	M	X	X				50%	50%			X
	S	X	X				50%	50%			X
	H										X
Miles Laboratories Inc. Elkhart, Indiana	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Minnesota Mining and Manufacturing Co. St. Paul, Minnesota	M	X	X	X		32 credits/year			X		X
	S	X	X	X		32 credits/year			X		X
	H	X	X	X		32 credits/year			X		X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Mobil Corporation New York, New York	Management	X	X	X			X		X		X
	Salaried	X	X	X			X		X		X
	Hourly	X	X	X			X		X		X

Employee may request an advance of benefit at time of enrollment; debt is cleared by evidence of satisfactory completion of course; otherwise, employee repays company. Employee may also request reimbursement upon satisfactorily completing course.

Monsanto Company St. Louis, Missouri	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X		X					X		X

Hourly employees may receive company approval to take graduate courses. Employees nearing retirement are not limited to courses that are job-related.

Moore McCormack Resources Stamford, Connecticut	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

Morton-Norwich Products, Inc. Chicago, Illinois	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

Motorola, Inc. Schaumburg, Illinois	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Non-credit courses are reimbursed 50%, others at 100% of cost, including lab fees and registration fees. Satisfactory completion is a grade of "C" or better.

Murphy Oil Corporation El Dorado, Arkansas	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Nabisco, Inc. East Hanover, New Jersey	M	X	X	X	$1800/year	18 credits/year			X	X	X
	S	X	X	X	$1800/year	18 credits/year			X	X	X
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Nalco Chemical Company Hinsdale, Illinois	Management	X	X	X			50%		50%		
	Salaried	X	X	X			50%		50%		
	Hourly	X	X	X			50%		50%		
Nashua Corporation Nashua, New Hampshire	M	X	X	X					X		X
	S	X	X	X					X		X
	H										
National Gypsum Company Dallas, Texas	M	X	X		$600/year				X		
	S	X	X		$800/year				X		
	H										
National Starch and Chemical Corp. Bridgewater, New Jersey	M	X	X	X					X		X
	S	X	X	X					X		X
	H										
National Steel Corporation Pittsburgh, Pennsylvania	M	X	X			9 credits/year			X		X
	S	X	X			9 credits/year			X		X
	H										
NCR Corporation Dayton, Ohio	M	X	X						X		X
	S	X							X		X
	H	X							X		X
Newmont Mining Corporation New York, New York	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
The New York Times Company New York, New York	Management	x	x		$1000/year				x	x	
	Salaried	x	x		$1000/year				x	x	
	Hourly	x	x		$1000/year				x	x	

Only graduate courses must be job- or company-related.

NL Industries New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

North American Philips Corporation New York, New York	M	x	x			6 credits/year			x		x
	S	x	x			6 credits/year			x		x
	H										

Northrop Corporation Los Angeles, California	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x

Company approval of non-credit courses depends on job-relatedness.

Northwestern Steel and Wire Corp. Sterling, Illinois	M	x	x						x		x
	S	x							x		x
	H										

Norton Company Worcester, Massachusetts	M	x	x		$3000/year				x		
	S	x	x		$3000/year				x		
	H	x	x		$3000/year				x		

Nucor Corporation Charlotte, North Carolina	M	x	x	x	$1000/year				x		x
	S	x	x	x	$1000/year				x		x
	H	x	x	x	$1000/year				x		x

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Occidental Petroleum Corporation Los Angeles, California	Management	X	X		$1000/year	6 courses/year			X		X
	Salaried	X	X		$1000/year	6 courses/year			X		X
	Hourly	X	X		$1000/year	6 courses/year			X		X
Oscar Mayer and Company Madison, Wisconsin	M	X	X				X	X	X	X	X
	S	X	X	X			X	X	X	X	X
	H										
Outboard Marine Corporation Waukeegan, Illinois	M	X	X	X		2 courses/year			X		X
	S			X		2 courses/year			X		X
	H			X		2 courses/year			X		X
Owens-Corning Fiberglas Corporation Toledo, Ohio	M	X	X						X		X
	S	X	X						X		X
	H										
Owens-Illinois, Inc. Toledo, Ohio	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Pabst Brewing Company Milwaukee, Wisconsin	M	X	X		$1000/year				X		X
	S	X	X		$1000/year				X		X
	H										
Parker-Hannifin Corporation Cleveland, Ohio	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Pennwalt Corporation Philadelphia, Pennsylvania	Management	X	X	X	$1000/year		X				X
	Salaried	X	X	X	$1000/year		X				X
	Hourly	X	X	X	$1000/year		X				X
Pennzoil Company Houston, Texas	M	X	X		$1000/year				X		X
	S	X	X						X		X
	H										

Yearly dollar-limit for graduate courses is $1750.

PepsiCo, Inc. Purchase, New York	M	X	X	X					X		
	S	X	X	X					X		
	H										
Perkin-Elmer Corporation Norwalk, Connecticut	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Courses not required by a degree program must be job-related and approved by management.

Pfizer, Incorporated New York, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Philip Morris, Inc. New York, New York	M	X	X	X	$750/year		66%	33%	33%	X	X
	S	X	X	X	$750/year		66%	33%	33%	X	X
	H										

There is no yearly dollar-limit for employees enrolled in a degree program.

The Pillsbury Company Minneapolis, Minnesota	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Company also has an educational loan program which provides aid prior to enrollment, with approval of course. Employee must show satisfactory completion of course to eliminate loan liability; if not, loan amount is deducted from paycheck.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Pitney-Bowes, Inc. Stamford, Connecticut	Management	X	X						X		X
	Salaried	X	X						X		X
	Hourly	X	X						X		X

Non-credit courses are sometimes approved. Courses must either be job-related or relate to potential advancement within the company.

Polaroid Corporation Cambridge, Massachusetts	M	X	X				X				X
	S	X	X				X				X
	H	X	X				X				X

Potlatch Corporation San Francisco, California	M	X	X	X	$750/year				X		
	S	X	X	X	$750/year				X		
	H	X	X	X	$750/year				X		

Benefit provides 75% of tuition cost only.

PPG Industries Pittsburgh, Pennsylvania	M	X	X				X			X	X
	S	X	X				X			X	X
	H	X	X				X			X	X

The Procter & Gamble Company Cincinnati, Ohio	M	X	X		$800/semester	6 credits/term			X		X
	S	X			$800/semester	6 credits/term			X		X
	H	X			$800/semester	6 credits/term			X		X

Benefit covers up to $60/high school credit and up to $150/vocational school course. Only one high school or vocational school course may be taken per term.

Quaker Oats Company Chicago, Illinois	M	X	X	X				X			X
	S	X	X	X				X			X
	H	X		X				X			X

Questor Corporation Toledo, Ohio	M	X	X	X					X		X
	S	X	X	X					X		X
	H										

Employee must work full-time to receive educational assistance benefit.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Ralston Purina Company St. Louis, Missouri	Management	X	X			6 credits/semester	X				X
	Salaried	X	X			6 credits/semester	X				X
	Hourly	X	X			6 credits/semester	X				X
Raytheon Company Lexington, Massachusetts	M	X	X	X	$1800/year				X		X
	S	X	X	X	$1800/year				X		X
	H	X	X	X	$1800/year				X		X

Benefit applies to "some" hourly employees. "Some" non-credit courses are acceptable.

RCA Corporation New York, New York	M	X	X	X	$1000/year	6 credits/year			X		
	S	X	X	X	$1000/year	6 credits/year			X		
	H	X	X	X	$1000/year	6 credits/year			X		

Yearly dollar-limit for graduate courses is $1500 (for others, $1000).

Reliance Electric Company Cleveland, Ohio	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Republic Steel Corporation Cleveland, Ohio	M	X	X	X					X		X
	S	X	X		$200/year				X		X
	H										

Only those non-credit courses which receive special approval may be taken by management.

Revlon, Inc. New York, New York	M	X	X	X		5 courses/year			X		X
	S	X	X	X		5 courses/year			X		X
	H										
R.J. Reynolds Industries Winston-Salem, North Carolina	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Courses must be company-related.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Reynolds Metals Company Richmond, Virginia	Management	X	X	X		2 courses/semester			X		X
	Salaried	X	X	X		2 courses/semester			X		X
	Hourly	X	X	X		2 courses/semester			X		X

Yearly dollar-amount is "limited only to what is reasonable."

Richardson-Merrell, Inc. Wilton, Connecticut	M	X	X	X	$1000/year		50%		50%		X
	S	X	X	X	$1000/year		50%		50%		X
	H										

Rockwell International Corporation Pittsburgh, Pennsylvania	M	X	X	X		3 courses/year			X		X
	S	X	X	X		3 courses/year			X		X
	H										

Alternative course-load limit is 9 credits/year. Among non-credit courses, those required by certificate programs are acceptable.

Rohm and Haas Company Philadelphia, Pennsylvania	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Roper Corporation Kankakee, Illinois	M	X	X	X					X		
	S	X	X	X					X		
	H	X	X	X					X		

Schering-Plough Corporation Kenilworth, New Jersey	M	X	X	X		24 credits/year			X		X
	S	X	X	X		24 credits/year			X		X
	H	X	X	X		24 credits/year			X		X

Jos. Schlitz Brewing Company Milwaukee, Wisconsin	M	X	X		$1000/year				X		X
	S	X	X		$1000/year				X		X
	H										

SCM Corporation
New York, New York

	Acceptable course level: Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Reimbursement at: Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Management	X	X	X	$1500/year		X		X		X
Salaried	X	X	X	$1500/year		X		X		X
Hourly										

Employee may request advance of benefit at time of enrollment; must submit satisfactory grade upon course completion to clear obligation.

Scott Paper Company
Philadelphia, Pennsylvania

M	X	X	X		4 courses/year			X		X
S	X	X	X		4 courses/year			X		X
H	X	X	X		4 courses/year			X		X

Non-credit courses within company policy definition are acceptable. More than 4 courses/year may be approved as an exception to company policy. Company policy regarding job-relatedness of courses is in process of being liberalized.

Scovill Incorporated
Waterbury, Connecticut

M	X	X	X					X		X
S	X	X	X					X		X
H										

Joseph E. Seagram and Sons
New York, New York

M	X	X	X				X			X
S	X	X	X				X			X
H										

G.D. Searle and Company
Skokie, Illinois

M	X	X						X		X
S	X	X						X		X
H	X	X						X		X

Non-credit courses are acceptable only if they apply toward general education certificates or qualification for skilled trades apprenticeship.

Shell Oil Company
Houston, Texas

M	X	X						X		X
S	X	X						X		X
H	X	X						X		X

Sheller-Globe Corporation
Toledo, Ohio

M	X	X						X		X
S	X	X						X		X
H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
The Sherwin-Williams Company Cleveland, Ohio	Management	x	x	x			50%		50%		x
	Salaried	x	x	x			50%		50%		x
	Hourly	x	x	x			50%		50%		x
Signode Corporation Glenview, Illinois	M	x	x	x					x		
	S	x	x	x					x		
	H	x	x	x					x		
The Singer Company Stamford, Connecticut	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
Skyline Corporation Elkhart, Indiana	M										
	S										
	H										
No tuition benefit program.											
A. O. Smith Corporation Milwaukee, Wisconsin	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Smith International, Inc. Newport Beach, California	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
SmithKline Corporation Philadelphia, Pennsylvania	M	x	x						x		
	S	x	x						x		
	H	x	x						x		

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Sonoco Products Company Hartsville, South Carolina	Management	X	X	X	$600/semester				X		X
	Salaried	X	X	X	$600/semester				X		X
	Hourly	X	X	X	$600/semester				X		X

Alternative dollar-limit is $600/quarter.

Southwest Forest Industries Phoenix, Arizona	M	X	X						X		X
	S	X	X						X		X
	H	X	X						X		X

Sperry Corporation New York, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Limits on yearly dollar-amount and on course-load vary by company plant location.

The Sperry and Hutchinson Company New York, New York	M	X	X	X				X	X		X
	S	X	X	X				X	X		X
	H	X	X	X				X	X		X

Requirement that courses be job-related is flexible.

Springs Mills, Inc. Fort Mill, South Carolina	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Courses must be job-related if employee has less than 5 years service with company.

Square D Company Palatine, Illinois	M	X	X		$700/year				X		X
	S	X	X		$700/year				X		X
	H	X	X		$700/year				X		X

Yearly dollar-limit for graduate courses is $1000.

Squibb Corporation New York, New York	M	X	X			see comment			X		X
	S	X	X			"			X		X
	H										

Exceptional non-credit courses require special approval. Yearly course-load limit is a reasonable number of courses as determined by company department head and personnel department.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
A.E. Staley Manufacturing Company Decatur, Illinois	Management	X	X					X			X
	Salaried	X	X					X			X
	Hourly	X	X					X			X
Stanadyne Incorporated Windsor, Connecticut	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Standard Brands Incorporated New York, New York	M	X	X			12 credits/year			X	X	X
	S	X	X			12 credits/year			X	X	X
	H	X	X			12 credits/year			X	X	X
Standard Oil Company of California San Francisco, California	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Non-credit courses are acceptable providing school is accredited.

Standard Oil Company (Indiana) Chicago, Illinois	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
The Standard Oil Company (Ohio) Cleveland, Ohio	M	X	X	X		9 credits/semester	X	X	X		X
	S	X	X	X		9 credits/semester	X	X	X		X
	H	X	X	X		9 credits/semester	X	X	X		X

Employee may request tuition assistance before or after a course; he/she must satisfactorily complete the course or else reimburse company.

The Stanley Works New Britain, Connecticut	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X

Benefit applies only to permanent full-time employees.

		Acceptable course level:					Reimbursement at:					
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Stauffer Chemical Company Westport, Connecticut	Management	X	X	X	$500/year				X		X
	Salaried	X	X	X	$500/year				X		X
	Hourly										

Yearly dollar-limit is $1000 for employees enrolled in a degree program (otherwise, $500).

Sterling Drug, Inc. New York, New York	M	X	X	X		2 courses/semester	75%		25%		X
	S	X	X	X		2 courses/semester	75%		25%		X
	H										
J.P. Stevens and Company New York, New York	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Stokely-Van Camp, Inc. Indianapolis, Indiana	M	X	X	X	50% tuition	2 courses/semester		X			X
	S										
	H										
St. Regis Paper Company New York, New York	M	X	X	X	$1500/year				X		X
	S	X	X	X	$1500/year				X		X
	H	X	X	X	$1500/year				X		X

Non-credit courses require company approval.

Sun Company, Inc. Radnor, Pennsylvania	M	X	X	X					X		X
	S	X	X	X					X		X
	H	X	X	X					X		X
Sunbeam Appliance Company Chicago, Illinois	M	X	X		$750/year				X		X
	S	X	X		$750/year				X		X
	H	X	X		$750/year				X		X

Yearly dollar-limit for graduate courses is $1000 (undergraduate, $750).

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Sundstrand Corporation Rockford, Illinois	Management	x	x	x				x	x		x
	Salaried	x	x	x				x	x		x
	Hourly	x	x	x				x	x		x
Superior Oil Company Houston, Texas	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Sybron Corporation Rochester, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Talley Industries Mesa, Arizona	M	x	x						x		x
	S	x							x		x
	H										
Tektronix, Inc. Beaverton, Oregon	M	x	x	x	see comment				x		x
	S	x	x	x	"				x		x
	H	x	x	x	"				x		x

Yearly dollar-limit depends on company budget.

Teledyne, Inc. Los Angeles, California	M										
	S										
	H										

No tuition benefit program.

Tenneco Inc Houston, Texas	M	x	x	x					x	x	x
	S	x	x	x					x	x	x
	H										

Some exceptions are made to the requirement that employee be enrolled in a degree program.

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Texaco, Inc. White Plains, New York	Management	x	x	x	$3000/year				x		x
	Salaried	x	x	x	$3000/year				x		x
	Hourly	x	x	x	$3000/year				x		x
Texasgulf Incorporated Stamford, Connecticut	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Texas Instruments Incorporated Dallas, Texas	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Textron, Inc. Providence, Rhode Island	M	x	x	x	$500/year		50%		50%		x
	S	x	x	x	$500/year		50%		50%		x
	H	x	x	x	$500/year		50%		50%		x
Thiokol Corporation Newtown, Pennsylvania	M	x	x	x		6 hrs./semester			x		x
	S	x	x	x		6 hrs./semester			x		x
	H	x	x	x		6 hrs./semester			x		x
Time Incorporated New York, New York	M	x	x	x	see comment		x	x			
	S	x	x	x	"		x	x			
	H										
Tosco Corporation Los Angeles, California	M	x	x	x	$2000/year				x		x
	S	x	x	x	$2000/year				x		x
	H										

Yearly dollar-limit is $1000 for employees enrolled in a degree program. Requirement that courses be job-related is interpreted liberally.

Company reimburses 100% of tuition, registration, laboratory, and library fees for courses that are directly job-related, 75% for courses not directly job-related taken at degree-granting institutions (up to a yearly maximum of $1200), 50% for courses not job-related and not taken at degree-granting institutions (yearly maximum $500).

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
The Trane Company La Crosse, Wisconsin	**Management**	X	X		see comment	2 courses/term			X		X
	Salaried	X	X		"	2 courses/term			X		X
	Hourly										

Company pays 100% of first $600, 75% of costs thereafter. Courses or degree programs generally must be company-related, but requirement is liberally interpreted.

TRW Incorporated Euclid, Ohio	**M**	X	X	X			50%		50%		X
	S	X	X	X			50%		50%		X
	H										
Twentieth Century-Fox Film Corporation Beverly Hills, California	**M**	X	X	X	$1000/year				X		X
	S	X	X	X	$1000/year				X		X
	H	X	X	X	$1000/year				X		X
Union Camp Corporation Wayne, New Jersey	**M**	X	X	X	$1500/year				X		X
	S	X	X	X	$1500/year				X		X
	H	X	X	X	$1500/year				X		X
Union Carbide Corporation New York, New York	**M**	X	X	X					X		
	S	X	X	X					X		
	H	X	X	X					X		
Union Oil Company Los Angeles, California	**M**	X	X	X	$1000/year				X		X
	S	X	X	X	$1000/year				X		X
	H	X		X	$1000/year				X		X
Union Pacific Corporation New York, New York	**M**	X				3 courses/year	50%		50%		
	S	X				3 courses/year	50%		50%		
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Uniroyal, Inc. Middlebury, Connecticut	Management										
	Salaried										
	Hourly										

No tuition benefit program.

United Brands Company New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x

Non-job-related courses which are part of a company-approved degree program are covered by benefit.

United Merchants and Manufacturers New York, New York	M	x	x	x	$800/year				x		x
	S	x	x	x	$800/year				x		x
	H	x	x	x	$800/year				x		x

United States Gypsum Company Chicago, Illinois	M	x	x		$900/year				x		x
	S	x	x		$900/year				x		x
	H	x	x		$900/year				x		x

United States Steel Corporation Pittsburgh, Pennsylvania	M	x	x	x		12 credits/year			x		x
	S	x	x	x	see comment	see comment			x		x
	H										

Salaried employees represented by a union receive up to $200/year benefit. Salaried employees who are not unionized are limited to 2 courses/term.

United Technologies Corporation Hartford, Connecticut	M	x	x				x				x
	S	x	x					x			x
	H	x	x					x			x

Universal Leaf Tobacco Company Richmond, Virginia	M	x	x				x				x
	S	x	x				x				x
	H										

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
The Upjohn Company Kalamazoo, Michigan	Management	x	x	x			x		x		x
	Salaried	x	x	x			x		x		x
	Hourly	x	x	x			x		x		x

Company approves course-load. Benefit is paid either at time of enrollment (upon employee request) or upon satisfactory completion.

US Industries, Inc. New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H										
Varian Associates Palo Alto, California	M	x	x						x		x
	S	x	x						x		x
	H	x	x						x		x
Vought Corporation Dallas, Texas	M	x	x			6 courses/year			x		x
	S	x	x			6 courses/year			x		x
	H										
Vulcan Materials Company Birmingham, Alabama	M	x	x	x		2 courses/year			x		x
	S	x	x	x		2 courses/year			x		x
	H										
Warnaco Incorporated Bridgeport, Connecticut	M	x	x	x					x		x
	S	x	x	x					x		x
	H	x	x	x					x		x
Warner Communications, Inc. New York, New York	M	x	x	x					x		x
	S	x	x	x					x		x
	H										

Warner-Lambert Company
Morris Plains, New Jersey

	Acceptable course level: Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Reimbursement at: Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Management	X	X	X					X		X
Salaried	X	X	X					X		X
Hourly	X	X	X					X		X

The Washington Post
Washington, D.C.

M	X	X	X	$600/year				X		X
S	X	X	X	$600/year				X		X
H	X	X	X	$600/year				X		X

Western Electric Company
New York, New York

M	X	X	X		18 credits/year	X			X	X
S	X	X	X		18 credits/year	X			X	X
H	X	X	X		18 credits/year	X			X	X

Westinghouse Electric Corporation
Pittsburgh, Pennsylvania

M	X	X	X					X	X	X
S	X	X	X					X	X	X
H	X	X	X	$800/year				X		X

Westmoreland Coal Company
Philadelphia, Pennsylvania

M	X	X	X		3 credits/semester	50%	50%			X
S	X	X	X		3 credits/semester	50%	50%			X
H										

Westvaco Corporation
New York, New York

M	X	X	X					X		X
S	X	X	X					X		X
H	X	X	X					X		X

Hourly employees are eligible for benefit, but not at all company locations. Company offers tuition advance where need would otherwise prevent employee enrollment in course. Advance is repaid by payroll deduction prior to course completion.

Weyerhaeuser Company
Tacoma, Washington

M	X	X	X					X		X
S	X	X	X					X		X
H	X	X	X					X		X

		Acceptable course level:					Reimbursement at:				
		Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Whirlpool Corporation Benton Harbor, Michigan	Management	X	X						X		X
	Salaried	X	X						X		X
	Hourly	X	X						X		X
White Motor Corporation Farmington Hills, Michigan	M	X	X						X	X	X
	S	X	X						X	X	X
	H	X	X		$900/year				X		
Whittaker Corporation Los Angeles, California	M	X	X		$1000/year			X	X		X
	S	X	X		$1000/year			X	X		X
	H	X	X		$1000/year			X	X		X
The Williams Companies Tulsa, Oklahoma	M	X	X				50%	50%			X
	S	X	X				50%	50%			X
	H										
Witco Chemical Corporation New York, New York	M	X	X	X	$800/year				X		X
	S	X	X	X	$800/year				X		X
	H										
Wm. Wrigley Jr. Company Chicago, Illinois	M	X	X	X	$1200/year				X		
	S	X	X	X	$1200/year				X		
	H	X	X	X	$1200/year				X		

Courses must be job-related if employee already has a bachelor's degree.

Xerox Corporation Stamford, Connecticut	M	X	X		see comment	see comment	X				X
	S	X	X		"	"	X				X
	H	X	X		"	"	X				X

Company pays 65% of tuition for each course. For employees enrolled in a degree program, company pays remaining 35% upon completion of program. Course-load must be reasonable with respect to employee's job requirements, prospects for success in course work, etc.

Zenith Radio Corporation
Glenview, Illinois

	Acceptable course level:					Reimbursement at:				
	Undergraduate	Graduate	Non-credit	Dollar limit	Course limit	Enrollment and/or	Completion and/or	Satisfactory Completion	Degree program required	Job/company related
Management	X	X			2 courses/semester			X		X
Salaried	X	X			2 courses/semester			X		X
Hourly	X	X			2 courses/semester			X		X